CITY OF SAN GABRIEL

1989-1998 HOUSING ELEMENT

Adopted June 3, 1997

Resolution No. 97-10

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Karen Warner, Project Manager

RESOLUTION NO. 97-10

A RESOLUTION OF THE CITY OF SAN GABRIEL APPROVING GENERAL PLAN AMENDMENT GPA-97-01 UPDATING THE CITY'S HOUSING ELEMENT OF THE GENERAL PLAN.

WHEREAS, the California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal; and

WHEREAS, the California Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive General Plans; and

WHEREAS, Section 65302 (c) of the Government Code sets forth the specific components to be contained in a community's housing element; and

WHEREAS, State law requires Housing Elements to updated at least every five years to reflect a community's changing housing needs; and

WHEREAS, the City of San Gabriel's Housing Element was last updated in 1989 and is being updated through the year 1998 to reflect changes in General Plan land use and zoning; and

WHEREAS, the Planning Commission of the City of San Gabriel has conducted a public hearing on the proposed General Plan Amendment and has considered evidence presented by the Community Development Department and other interested parties at a duly noticed public hearing on May 12, 1997; and

WHEREAS, the Planning Commission of the City of San Gabriel has approved a recommendation that the City Council approve General Plan Amendment GPA-97-01; and

WHEREAS, the City Council of the City of San Gabriel has conducted a public hearing on the proposed General Plan Amendment and has considered evidence presented by the Community Development Department and other interested parties at a duly advertised and noticed public hearing on June 3, 1997; and

WHEREAS, an Initial Study and Negative Declaration of Environmental Impact were previously prepared pursuant to the California Environmental Quality Act (CEQA) assessing and addressing the potential environmental impacts that might result from approval of the proposed General Plan Amendment. Based on this analysis, it was concluded that there would not be significant environmental impacts associated with the project; and

WHEREAS, the City Council has reviewed and considered the previously prepared Initial Study and Negative Declaration of Environmental Impact for the proposed General Plan Amendment, which Negative Declaration of Environmental Impact was certified by the Planning Commission.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF SAN GABRIEL DOES HEREBY RESOLVE AS FOLLOWS:

Section 1. That the Housing Element of the General Plan of the City of San Gabriel is hereby updated as illustrated in Exhibit 1 attached hereto and incorporated herein by this reference.

Section 2. The City Council hereby determines that General Plan Amendment GPA-97-01 is compatible with, consistent with and integrated with all other elements of the City's General Plan.

Section 3. That based on the recommendation of the Planning Commission and the testimony and evidence received at the public hearing, the City Council hereby approves General Plan Amendment GPA-97-01.

PASSED, APPROVED and ADOPTED by the San Gabriel City Council this 3rd day of June, 1997.

James Castaneda, Vice Mayor
City of San Gabriel

ATTEST:

Cynthia Bookter, CMC
City Clerk

Resolution
92-10
on file in the office of the City Clerk
San Gabriel, California.
Cynthia A. Bookter
City Clerk
City of San Gabriel
Date: 6/18/97

CITY OF SAN GABRIEL
HOUSING ELEMENT

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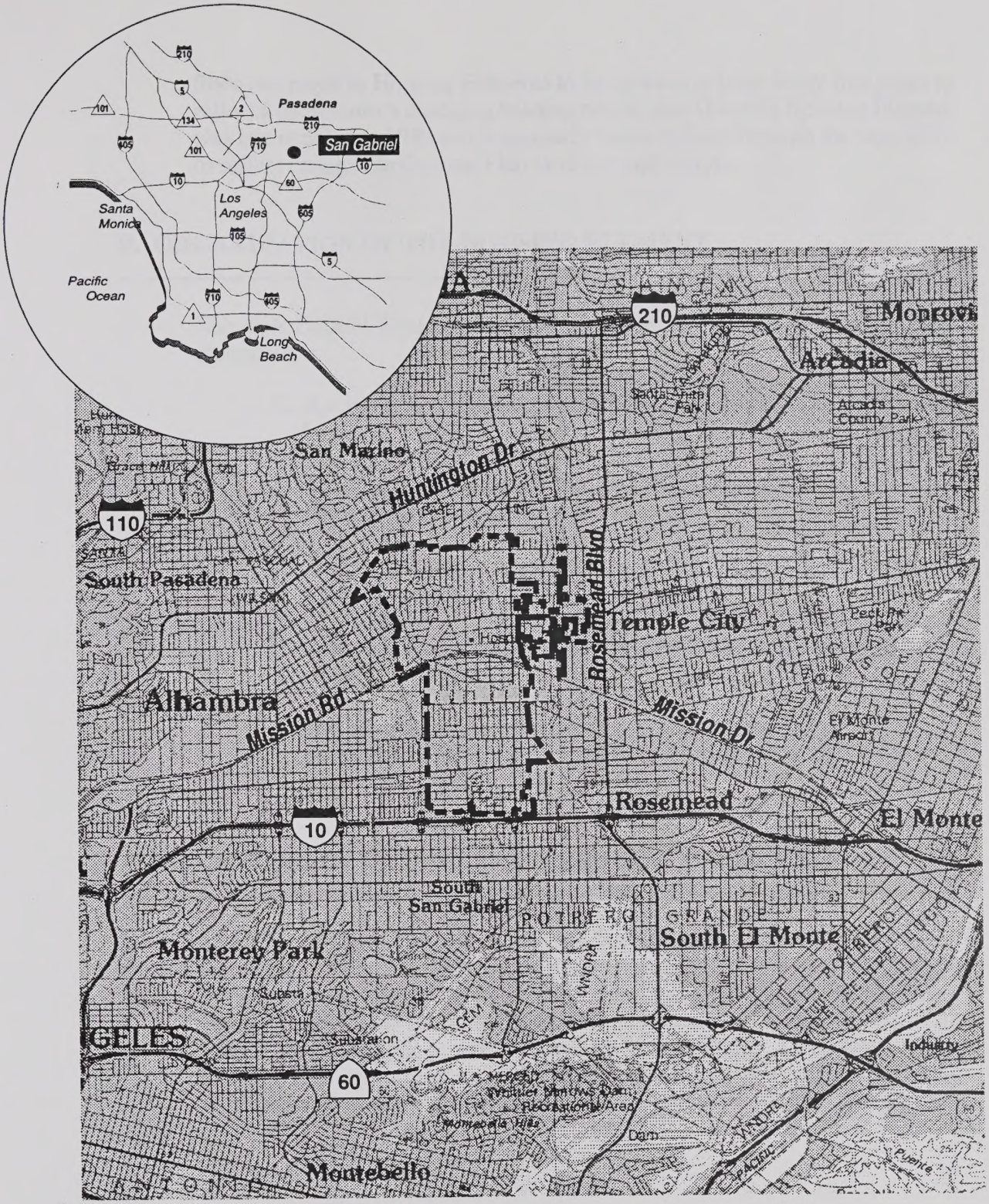
I. INTRODUCTION

The City of San Gabriel is located in the Southwestern part of the San Gabriel Valley, approximately ten miles to the North-East of Downtown Los Angeles. The City occupies an area of slightly over 4 square miles and is home to nearly 40,000 people. The City is bordered on the North by San Marino; on the West by Alhambra; to the South and South-East by Rosemead; and to the East by an unincorporated portion of Los Angeles County. The City's official boundaries stretch eastwards through the unincorporated area in irregular corridors along Las Tunas Drive and Broadway. Figure 1 depicts San Gabriel's regional location and City boundaries respectively.

The Housing Element of the San Gabriel's General Plan sets forth the City's strategy to preserve and enhance the community's residential character, expand housing opportunities for all economic segments, and provide guidance and direction for local government decision-making in all matters relating to housing.

A. STATE POLICY AND AUTHORIZATION

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive General Plans. Section 65302 (c) of the Government Code sets forth the specific components to be contained in a community's housing element. Table 1 summarizes these State requirements and identifies the applicable sections in the San Gabriel Housing Element where these requirements are addressed.



City of San Gabriel corporate limits

SOURCE: U.S.G.S. 1:100,000, Los Angeles

north

0 2 scale in miles

Figure 1
Regional Location

State law requires Housing Elements to be updated at least every five years to reflect a community's changing housing needs. San Gabriel's Housing Element was last updated in 1989 and is currently being updated through the year 1998 to reflect changes in General Plan land use and zoning.

B. ORGANIZATION OF THE HOUSING ELEMENT

The San Gabriel Housing Element is comprised of the following major components:

1. An analysis of the City's population, household and employment base, and the characteristics of the City's housing stock (Chapter II).

2. A summary of the present and projected housing needs of the City's households (Chapter III).

3. A review of potential constraints to meeting the City's identified housing needs (Chapter IV).

4. An evaluation of opportunities that will further the development of new housing (Chapter V).

5. A statement of the Housing Plan to address San Gabriel's identified housing needs, including housing goals, policies and programs (Chapter VI).

C. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

The City of San Gabriel General Plan is comprised of the following seven elements: 1) Land Use; 2) Economic Development; 3) Circulation; 4) Safety; 5) Noise; 6) Housing; and 7) Conservation and Open Space. The Housing Element builds upon the other General Plan elements and is entirely consistent with the policies and proposals set forth by the Plan. As portions of the General Plan are amended in the future, the Plan (including the Housing Element) will be reviewed to ensure internal consistency is maintained.

TABLE I-1
STATE HOUSING ELEMENT REQUIREMENTS

REQUIRED HOUSING ELEMENT COMPONENT		REFERENCE
A.	**Housing Needs Assessment**	
1.	Analysis of population trends in San Gabriel in relation to regional trends.	Chapter II, Section A
2.	Analysis of employment trends in San Gabriel in relation to regional trends.	Chapter II, Section C.
3.	Projection and quantification of San Gabriel's existing and projected housing needs for all income groups.	Chapter III.
4.	Analysis and documentation of San Gabriel's housing characteristics including the following:	
	a. level of housing cost compared to ability to pay;	Chapter II, Section B.
	b. overcrowding;	Chapter II, Section B.
	c. housing stock condition.	Chapter II, Section D.
5.	An inventory of land suitable for residential development, including vacant sites, land having redevelopment potential, and an analysis of the relationship of zoning, public facilities, and services to these sites.	Chapter V, Section A.
6.	Analysis of existing and potential government constraints upon the maintenance, improvement, or development of housing for all income levels.	Chapter IV, Section C.
7.	Analysis of existing and potential non-governmental and market constraints upon the maintenance, improvement, or development of housing for all income levels.	Chapter IV, Sections A, B, D.
8.	Analysis of special need: disabled, elderly, large families, female-headed households, farmworkers.	Chapter II, Section B.

TABLE I-1
STATE HOUSING ELEMENT REQUIREMENTS
(continued)

REQUIRED HOUSING ELEMENT COMPONENT	REFERENCE
9. Analysis concerning the needs of homeless individuals and families in San Gabriel.	Chapter II, Section B.
10. Analysis of opportunities for energy conservation with respect to residential development.	Chapter V, Section B.
B. Goals and Policies	
1. Identification of San Gabriel's goals and policies relative to maintenance, improvement, and development of housing.	Chapter VI, Section A.
C. Implementation Program	
An implementation program should do the following:	
1. Identify adequate sites which will be made available through appropriate action with required public services and facilities for a variety of housing types for all income levels.	Chapter VI, Section C.
2. Program to assist in the development of adequate housing to meet the needs of low and moderate income households.	Chapter VI, Section C.
3. Identify and, when appropriate and possible, remove governmental constraints to the maintenance, improvement, and development of housing in San Gabriel.	Chapter VI, Section C.
4. Conserve and improve the condition of the existing and affordable housing stock in San Gabriel.	Chapter VI, Section C.
5. Promote housing opportunities for all persons.	Chapter VI, Section C.
6. Preserve lower income households assisted housing developments.	Chapter VI, Section E.
	Chapter VI, Section E.

D. PUBLIC PARTICIPATION

Section 65583 (c)(5) of the Government Code states that, "The local government shall make diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort."

City residents had several opportunities to recommend strategies, review, and comment on the San Gabriel Housing Element. The Planning Commission and City Council conducted an intitial study session open to the public during the development of the Element to discuss pertinent issues to be addressed. Upon completion of the Element's needs assessment, a public workshop was conducted to solicit input on preparation of the housing strategy. The Draft Housing Element was made available for review at City Hall and the public library, and public hearings were conducted before the Planning Commission and City Council. Notification was published in the Pasadena Star News in advance of each hearing.

E. SOURCES OF INFORMATION

The analysis of population characteristics and existing housing stock for the Housing Element is based primarily on the sources listed below:

1. U.S. Department of Commerce, Bureau of Census, 1980 and 1990 Census reports.
2. State Department of Finance, 1996 Population and Housing Report.
3. San Gabriel General Plan, Housing Element, 1989.
4. Housing Element Update of the San Gabriel General Plan, 1990.
5. City of San Gabriel Zoning Ordinance.
6. SCAG Regional Housing Needs Assessment, 1988.
7. Construction Industry Research Board 1995/1996 Sales Data.
8. Los Angeles Times and Pasadena Star News rental listings.
9. SCAG/SGVCOG Growth Forecasts 1994-2020.

Residential site information was collected through review of assessor parcel data to assess underutilized sites, and field checks to identify vacant sites.

II. HOUSING NEEDS ASSESSMENT

Assuring the availability of adequate housing for all social and economic sectors of the City's present and future population is an important goal for San Gabriel. To achieve this goal requires an assessment of the housing needs of the community and region. This report discusses the demographic, socio-economic, and housing characteristics of the City of San Gabriel in an effort to determine the specific housing needs of the City and its residents. To meet these needs and achieve its housing goals, the City must target its monetary assistance and programs toward those with the greatest need. The Needs Assessment section of the Housing Element will serve to identify the nature and extent of unmet housing needs in the City.

A. POPULATION

1. Population Growth Trends

The 1990 Census reported that San Gabriel's population was 37,120 persons. This figure marked a population increase of nearly 25 percent in the span of ten years, a growth rate noticeably greater than that of Los Angeles County as a whole.

Since 1990, however, population growth has slowed. As of January 1996, the State Department of Finance estimated that the City's population numbered approximately 39,594, an increase of about 6.7 percent in the six years since the Census. Nevertheless, this rate of growth still exceeds that occurring in either Los Angeles County as a whole, or in any of San Gabriel's neighbors except Alhambra.

TABLE II-1a
POPULATION GROWTH TRENDS

Jurisdiction	1980	1990	Change 1980-1990	1996	Change 1990-1996
San Gabriel	**30,072**	**37,120**	**+23.4%**	**39,594**	**+6.7%**
Alhambra	64,615	82,106	+27.1%	88,518	+7.8%
Monterey Park	54,338	60,738	+11.8%	63,957	+5.3%
Rosemead	42,604	51,638	+21.2%	54,487	+5.5%
San Marino	13,307	12,959	-2.6%	13,402	+3.4%
Temple City	28,972	31,100	+7.3%	33,039	+6.2%
Los Angeles County	7,477,503	8,863,164	+18.5%	9,369,848	+5.7%

Sources: (1) 1980 and 1990 U.S. Census
(2) California State Department of Finance, Population Estimates as of January 1, 1996

TABLE I-1b
CITY OF SAN GABRIEL
POPULATION GROWTH TRENDS BY CENSUS TRACT

Census Tract #	1980	1990	Change 1980-1990
4800.02	0	97	--
4801.02	852	1,180	+38.5
4802	6,084	5,740	- 5.7
4811	9530	12,424	+30.4
4812.02	628	734	+16.9
4814	9,168	11,890	+29.7
4823.01	3,810	5,055	+32.7
City Total	30,072	37,120	+23.4

Source: 1980 and 1990 U.S. Census

2. Age Characteristics

The age distribution of a population is an important factor in evaluating that population's current and future housing needs. Table II-2a shows the age distribution of the population of the City of San Gabriel in 1980 and 1990, and the proportionate age distribution of all Los Angeles County residents in 1990.

TABLE II-2a
AGE DISTRIBUTION

Age Group	1980		1990		
	Persons	% of Total	Persons	% of Total	L.A. County % of Total
Under 5 years	2,121	7.1%	2,917	+7.9%	8.3%
5-9	2,023	6.7%	2,644	+7.1%	7.3%
10-14	2,076	6.9%	2,090	+5.6%	6.6%
15-19	2,289	7.6%	2,480	+6.7%	7.2%
20-24	2,518	8.4%	3,102	+8.4%	9.1%
25-34	4,770	15.9%	7,129	+19.2%	19.8%
35-44	3,354	11.2%	5,530	+14.9%	15.1%
45-54	2,781	9.2%	3,659	+9.9%	9.5%
55-64	3,192	10.6%	2,614	-7.0%	7.3%
65-74	2,792	9.3%	2,588	-7.0%	5.7%
75 +	2,156	7.2%	2,393	+6.4%	4.0%
Total	30,072	100.0%	37,120	100.0%	100.0%
Median Age	33.1 yrs		32.4 yrs		30.7 yrs

Source: 1980 and 1990 U.S. Census

As shown in Table II-2a, the median age in San Gabriel fell from 33.1 years to 32.4 years between 1980 and 1990, although it is still well above the County-wide median of 30.7 years. The City witnessed significant proportional and numeric growth in its early school age population (age 0-9 years), as well as its young and mid-adult populations (age 25-44). The impact of these age shifts can be seen in increasing school enrollments.

Table II-2b on the following page illustrates the dramatic changes that have occurred in the San Gabriel Unified School District since 1985. In terms of overall enrollment, the most notable changes have occurred in the last two academic years, as the total number of students in the school district has increased by over 20 percent (774 students), due to a new high school within the District. The age distribution of students, as would be expected from the age distribution shown in Table II-2a, is bottom heavy, reflecting an increase in the number of younger families in the City.

San Gabriel also experienced a shift from a predominantly owner occupied community in 1980, to a majority renter community in 1990 (see Table II-13 in Section C). This shift in housing tenure, in conjunction with the growth in the young and mid-adult populations indicates a potential need for increased first-time homebuyer opportunities in the City. In addition, the increase in average household size, and the number of young children in particular, point towards a need for first-time homebuyer units with three or more bedrooms to accommodate families.

San Gabriel continues to have a much higher proportion of seniors (13.4 % age 65 and older) than the County as a whole (9.7%). Between 1980 and 1990, however, the City actually experienced a significant proportional decrease in seniors. In 1980, they represented 16.5 percent of the total population. This change is due in part to the dramatic increases to the young to mid-adult populations described above, but also reflects a numeric decrease in persons age 65 to 74. This shift in the age characteristics of San Gabriel's population may indicate a need for expanded housing programs to allow seniors to remain in the community as they age, such as senior shared housing, senior housing repair assistance, and assisted supportive housing.

TABLE II-2b: SCHOOL ENROLLMENT

San Gabriel Unified School District
School Enrollment since 1985

Grade	K	1	2	3	4	5	6	7	8	9	10	Sp. Ed.	Total	Change	% Change
1985-86	387	332	320	339	323	319	299	350	317			37	3,023		
1986-87	415	348	333	309	346	344	325	327	351			42	3,140	117	3.87%
1987-88	426	364	348	319	318	340	332	352	323			32	3,154	14	0.45%
1988-89	412	391	353	356	317	334	345	346	325			*	3,179	25	0.79%
1989-90	409	380	384	364	362	333	333	329	340			*	3,234	55	1.73%
1990-91	426	387	370	380	349	359	329	330	329			75	3,334	100	3.09%
1991-92	475	409	380	386	391	345	359	329	322			72	3,468	134	4.02%
1992-93	445	448	403	381	368	406	347	345	319			80	3,542	74	2.13%
1993-94	478	409	448	390	381	366	400	345	341			81	3,639	97	2.74%
1994-95	460	453	414	455	377	388	327	367	341	330		100	4,012	373	10.25%
1995-96	493	443	452	388	447	371	364	329	370	307	343	106	4,413	401	10.00%

* These years Special Education was not a separate program.

Ethnic Enrollment Summary*

Year	Native American	Asian	Filipino	Hispanic	Black	White
1986-87	0.2	25.6	2.3	38.2	1.3	32.3
1987-88	0.6	28.0	1.8	37.7	1.5	30.5
1988-89	0.3	27.5	2.1	40.8	1.7	27.6
1989-90	0.2	29.0	2.1	41.1	1.6	26.0
1990-91	0.3	28.0	1.9	41.9	1.4	25.1
1991-92	0.2	30.2	1.5	43.3	1.7	22.8
1992-93	0.3	31.8	2.1	43.6	2.0	20.0
1993-94	0.2	34.2	1.9	43.0	1.8	18.6
1994-95	0.2	34.7	2.1	43.4	1.6	17.8
1995-96	0.3	34.8	2.2	43.9	1.8	16.7

* in Percent of Total Student Population

Source: San Gabriel Unified School District, Dept. of Business Affairs, June, 1996.

3. Race and Ethnicity

The racial and ethnic composition of a community effects housing needs due to the unique household characteristics of different groups. Table II-3a shows the changes in the racial/ethnic composition of San Gabriel between 1980 and 1990.

There were several dramatic shifts in the years between 1980 and 1990. The most notable of these changes were the remarkable increase in the Asian/Pacific Islander population (+9,341 persons, or +366.5%), and a sharp decrease in the number of Non-Hispanic White persons (-4,224 persons, or -27.0%). These trends were also reflected in the ethnic characteristics of the student population of the San Gabriel Unified School District (see Table II-2b above).

TABLE II-3a
RACIAL AND ETHNIC CHANGE
FROM 1980 TO 1990

Race/ Ethnicity	1980		1990		Change	
	Persons	% of Total	Persons	% of Total	Persons	Proportion
Non-Hispanic:						
White	15,603	51.9%	11,379	30.7%	-4,224	-27.1%
Asian	2,549	8.5%	11,890	32.0%	+9,341	+366.5%
Black	148	0.5%	357	1.0%	+209	+141.2%
Native-American	251	0.8%	130	0.3%	-121	-48.2%
Other	44	0.1%	67	0.2%	+23	+52.3%
Hispanic Origin	11,477	38.2%	13,297	35.8%	+1,820	+15.9%
Total	30,072	100%	37,120	100%	+7,048	+23.4%

Source: 1980 and 1990 U.S. Census

Table II-3b depicts the distribution of racial and ethnic groups in both the City of San Gabriel and the County of Los Angeles. In comparison to Los Angeles County, a greater proportion of the City's residents belong to the Asian/Pacific Islander groups, while persons from the Non-Hispanic White and Black groups comprise a smaller proportion of the City's population than they do County-wide. The distribution of the remaining racial or ethnic groups is similar to the County-wide distribution.

Because of the approximately equal distribution of San Gabriel's three major racial and ethnic groups (Hispanic, Asian, White), successful housing policies and programs must be sensitive to the different needs and preferences of these cultural groups. Household size, household composition, income levels and preferences in tenure are among the factors which must be considered.

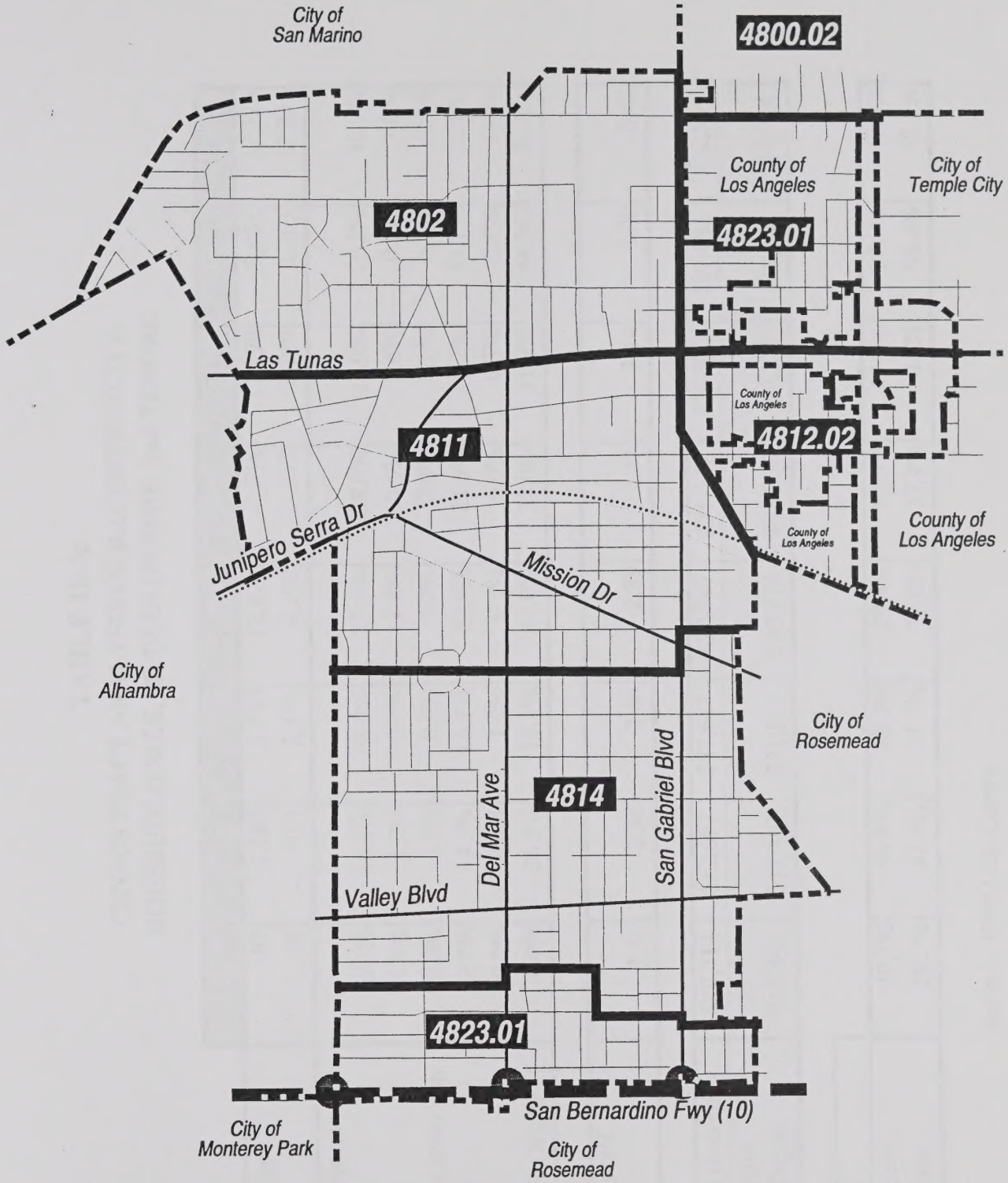
TABLE II-3b
RACIAL AND ETHNIC CHARACTERISTICS
OF SAN GABRIEL AND LOS ANGELES COUNTY IN 1990

Race/Ethnicity	City of San Gabriel		Los Angeles County	
	Total Persons	% of Total	Total Persons	% of Total
Non-Hispanic:				
White	11,379	30.7%	3,634,722	41.0%
Asian	11,890	32.0%	924,291	10.4%
Black	357	1.0%	946,862	10.7%
Native American	130	0.4%	30,165	0.3%
Other	67	0.2%	21,008	0.2%
Hispanic Origin	13,297	35.8%	3,306,116	37.3%
Total Persons	37,120	100.0%	8,863,164	100.0%

Source: 1990 U.S. Census

To gain a more precise picture of the distribution of the various racial and ethnic groups throughout the City, it is useful to employ a Census Tract analysis. This type of analysis also helps to clarify the relationship between these factors, household size, income levels, and tenure patterns. Table II-3c illustrates these factors in comparison, and Figure 2 depicts the City's census tracts.

As this table indicates, the three census tracts in the southwestern portion of the City (tracts 4811, 4814, and 4823.01) have the greatest proportion of minority residents, and the lowest household and per capita household incomes. If the anomalous data for Census Tract 4800.02 is discounted (this tract has only 97 residents), then the three southwestern census tracts also evidence the largest household sizes, the highest proportion of renter-households in the City, and the highest incidence of overcrowding (see Section B-2). These areas should be the primary targets of the City's housing programs as they contain the greatest number of households with the greatest need.



City of San Gabriel corporate limits

SOURCE: City of San Gabriel

north

0' 2000'

Figure 2
Census Tract Map

TABLE II-3c
CENSUS TRACT ANALYSIS OF RACE/ETHNICITY, HOUSEHOLD SIZE, MEDIAN INCOME, and TENURE

	4800.02	4801.01	4802	4811	4812.02	4814	4823.01	Total
Population	97	1,180	5,740	12,424	734	11,890	5,055	37,120
HH's	30	414	2,172	4,292	277	3,790	1,263	12,238
Non-Hispanic:								
White	55.7%	36.4%	68.0%	27.6%	38.0%	22.9%	11.3%	30.7%
Black	21.6%	1.7%	0.0%	1.8%	0.5%	0.6%	0.3%	1.0%
Native American	0.0%	0.0%	0.0%	0.7%	2.6%	0.1%	0.3%	0.4%
Asian	22.7%	34.3%	16.8%	22.9%	25.9%	44.2%	43.7%	32.0%
Other	0.0%	0.6%	1.0%	0.1%	0.0%	0.3%	0.1%	0.2%
Hispanic Origin	0.0%	26.9%	15.1%	47.0%	33.0%	31.9%	44.3%	35.8%
Average HH Size	3.23	2.85	2.64	2.89	2.65	3.14	4.00	3.03
Median Income	$40,714	$32,667	$57,647	$29,747	$35,337	$28,923	$27,083	$32,559
HH Income per Capita	$12,592	$11,461	$21,813	$10,276	$13,336	$9,219	$6,767	$10,734
Tenure:								
Owners	40.7%	58.6%	88.2%	29.4%	62.6%	49.4%	37.8%	48.5%
Renters	59.3%	41.4%	11.8%	70.6%	37.4%	50.6%	62.2%	51.5%

Source: 1990 U.S. Census

4. Employment

According to the 1990 Census, there were 18,380 San Gabriel residents in the labor force, representing a labor force participation rate of 63.4 percent of persons between the ages of 16 and 64. The unemployment rate reported in the 1990 Census was 6.1 percent, compared to the County-wide unemployment rate of 8 percent. Most of the City's residents were employed in technical, sales, or administrative support capacities (35.1%), or in managerial and professional specialty occupations (23.5%).

TABLE II-4
JOBS HELD BY SAN GABRIEL RESIDENTS

Job Category	Number	Percent
Managerial/Professional	4,328	23.5%
Sales, Technical, Admin (Support)	6,452	35.1%
Service Occupations	2,225	12.1%
Precision Production, Craft & Repair	1,640	8.9%
Operators, Fabricators, & Laborers	2,291	12.5%
Farming, Forestry, & Fishing	312	1.7%
Other	1,132	6.2%
Total Employed Persons (16 years & over)	17,248	93.9%
Total Persons in Labor Force	18,380	100.0%

Source: 1990 U.S. Census

In 1995, the Southern California Association of Governments (SCAG) prepared growth projections for each jurisdiction in the SCAG region for population, households, and employment through the year 2020. The San Gabriel Valley Council of Governments (SGVCOG) coordinated with its 25 member cities to review and refine SCAG's projections. In SGVCOG's October 30, 1995 correspondence back to SCAG, the revised employment projections for the City of San Gabriel were as follows:

Year	1994	2000	2010	2015	2020
# Jobs	13,858	14,710	15,462	15,852	16,252

A general measure of the balance of a community's employment opportunities with the needs of its residents is through a "jobs-housing balance" test. A balanced community would have a match between employment and housing opportunities so that most of the residents could also work in the community. Comparing the number of jobs in San Gabriel in 1994 (13,858) to the number of housing units in that same year (12,737) indicates a job-housing ratio of 1.09. This ratio is close to the ideal 1.0, and indicates a good balance between jobs and housing in the City.

B. HOUSEHOLD CHARACTERISTICS

Information on household characteristics is an important indicator of housing needs in a community. Income and affordability are best measured at the household level, as are the special needs of certain groups, such as large-family households or female-headed households. For example, if a city has a substantial number of young family households whose incomes compared with local housing costs preclude the option of buying a home, that city may wish to initiate a homebuyer assistance program.

1. Household Composition and Size

The Bureau of the Census defines a "household" as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons sharing living quarters. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. The characteristics of the households in a city are important indicators of the type of housing needed in that community.

According to the 1990 Census, there were 12,238 households in the City of San Gabriel, almost 75 percent of which were family households. This proportion is slightly greater than that of Los Angeles County as a whole, where 68 percent of all households consisted of families. Single-person households represent the second largest household group, and comprise about 20 percent of all households (2,458), including 1,097 elderly persons living alone. The remaining 659 households fall into the "Other" category, which consist of unrelated persons living together. About 5 percent of San Gabriel's households belong to this category.

TABLE II-5a
HOUSEHOLD CHARACTERISTICS

Household Type	1980		1990	
	Number	Percent	Number	Percent
Total Population	30,072	100.0%	37,120	100.0%
In Group Quarters	498	1.7%	524	1.4%
Total Households	11,173	100.0%	12,238	100.0%
Average Household Size	2.64		3.00	
Families	7,816	70.0%	9,121	74.5%
Single Households	2,871	25.7%	2,458	20.0%
Elderly Single Households	(1,278)	(11.4%)	(1,097)	(9.0%)
Other Households	486	4.3%	659	5.4%

Source: 1980 and 1990 U.S. Census

Household size is an important indicator of a source of population growth. A city's average household size will increase over time if there is a trend towards larger families. In communities where the population is aging, the average household size will often decline.

Between 1980 and 1990, the average household size in San Gabriel increased from 2.64 to 3.00 persons per household. More recently, the California State Department of Finance estimated household size in San Gabriel had increased from 3.00 to approximately 3.18 persons as of January 1, 1996. These figures are only slightly larger than the estimates for the City and County of Los Angeles (2.87 and 3.01 persons per household in 1996 respectively), and are fairly comparable with the average household sizes of all of San Gabriel's immediate neighbors except for the City of Rosemead. Average household size in nearby cities are listed in table II-5b.

TABLE II-5b
AVERAGE HOUSEHOLD SIZES
FOR THE CITY OF SAN GABRIEL AND ENVIRONS -- 1996 ESTIMATES

City	Persons Per Household
San Gabriel	**3.18**
Alhambra	3.01
Monterey Park	3.23
Rosemead	3.90
San Marino	3.08
Temple City	2.90

Source: California Department of Finance, 1996

2. Overcrowding

The federal government defines an overcrowded household as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Overcrowding in households results from either a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size.

According to the 1990 Census, there were 2,582 households (21 percent) in San Gabriel that were living in overcrowded conditions. This represents a significant increase over 1980 when only 984 of the City's households (less than 9 percent) were identified as overcrowded. Overcrowding among renter-households was more prevalent than among owner-households, with nearly one-third (1,837) of the City's renter-households residing in overcrowded conditions. In contrast, only 13 percent (745) of all owner-households were overcrowded. The above average incidence of overcrowding in San Gabriel may be attributable to the increased number of Asian families which are often multi-generational in composition.

Table II-6 shows data on overcrowding by Census Tract and provides information on each tract's median income, number of persons below poverty level, and the number of large families. As illustrated by this table, Census Tracts 4814 and 4823.01 located in the southern portion of the city (South of Fairview Avenue) evidenced both the highest rates of household overcrowding and the lowest household incomes.

TABLE II-6
INDICATORS OF OVERCROWDING BY CENSUS TRACT

Census Tract	No. of Overcrowded Households	% Over-crowded	Median Income	Persons Below Poverty Level	No. of Large Families
4800.02	6	20.0%	$40,714	0	0
4801.02	58	14.0%	$36,667	45	75
4802	69	3.2%	$57,647	146	184
4811	867	20.4%	$29,747	2,056	647
4812.02	49	17.7%	$35,337	41	52
4814	1,003	26.5%	$28,923	2,229	782
4823.01	530	42.0%	$27,083	1,023	465
City Total	2,582	21.0%	$32,559	7,976	2,205

Source: 1990 U.S. Census

3. Household Income and Income Distribution

Income is a major factor in evaluating the affordability of housing in a community. According to the 1990 Census the median household income in San Gabriel was $32,559, below the County-wide median household income of $34,965. In comparison with its immediate neighbors, the median household income in San Gabriel was higher than that of Alhambra and Rosemead; approximately the same as that of Monterey Park; slightly lower than that of Temple City; and significantly lower than that of San Marino. Table II-7a shows the City's median household income and per capita household income in comparison to neighboring cities as well as to the Los Angeles County average.

TABLE II-7a
HOUSEHOLD INCOME CHARACTERISTICS
FOR SAN GABRIEL AND ENVIRONS - 1990

City	Median Household Income	Average Household Size	Household Income per Capita
San Gabriel	**$32,559**	**3.00**	**$10,853**
Alhambra	$31,368	2.89	$10,854
Monterey Park	$32,605	3.09	$10,552
Rosemead	$29,770	3.72	$8,003
San Marino	$100,077	2.97	$33,696
Temple City	$38,789	2.82	$13,755
Los Angeles County	$34,965	2.87	$12,183

Source: 1990 U.S. Census

The State Department of Housing and Community Development has developed the following income categories based on the Median Family Income (MFI) of a Metropolitan Statistical Area (MSA) established by the U.S. Department of housing and Urban Development:

- Very Low Income: less than 50 percent of the area MFI;
- Low Income: between 51 and 80 percent of the area MFI;
- Moderate Income: between 80 and 120 percent of the area MFI;
- Upper Income: greater than 120 percent of the area MFI.

The 1989 MFI for the Los Angeles-Long Beach MSA ($38,000) was used to interpolate the City's income distribution from the census according to the above categories. The income

distribution of the City of San Gabriel is presented in Table II-7b. Table II-7c breaks the income distribution of the City's residents down into the income categories designated by HUD.

TABLE II-7b
INCOME DISTRIBUTION - 1990

Income Level	No. of Households	% of Total	Cumulative Percentage
< $5,000	679	5.5%	5.5%
$5,000 - $9,999	865	7.0%	12.5%
$10,000 - $14,999	1,073	8.8%	21.3%
$15,000 - $24,999	1,981	16.2%	37.5%
$25,000 - $34,999	1,895	15.5%	53.0%
$35,000 - $49,999	2,411	19.7%	72.7%
$50,000 - $74,999	1,860	15.2%	87.9%
$75,000 - $99,999	876	7.2%	95.1%
$100,000 - $149,000	447	3.7%	98.8%
$150,000 +	151	1.2%	100.0%
Total	12,238	100.0%	100.0%

Source: 1990 U.S. Census

TABLE II-7c
HUD INCOME GROUPS

Income Group	No. of Households	% of Total
Very Low Income (0-50% of County Median)	3,608	29.5%
Low Income (51-80% of County Median)	1,938	15.8%
Moderate Income (81-120% of County Median)	2,153	17.6%
Upper Income (+120% of County Median)	4,539	37.1%
Total	12,238	100.0%

Source: 1990 U.S. Census

As shown, nearly half of the City's households (45.3 percent) earned very low or low incomes in 1989, compared to 41 percent low and very low incomes in 1980 (as documented by SCAG). Factors affecting the increase in lower income households include: the shift towards a younger population, the increase in the proportion of renter households, and the growth of the minority population, particularly of recent immigrants from other countries.

4. Housing Affordability and Overpayment

State and Federal standards specify that a household overpays for its housing costs if it pays more than 30 percent of its gross income on housing. According to the 1990 Census, there were 12,216 occupied housing units in San Gabriel. Of these occupied units, 5,924 (48.5 percent) were owner-occupied, and 6,292 (51.5 percent) were occupied by renters. Table II-8 summarizes housing overpayment statistics for the City of San Gabriel.

TABLE II-8
SUMMARY OF HOUSING OVERPAYMENT

Overpaying Households	Very Low Income	Low Income	Moderate Income	Upper Income	Total
Renters	2,064	788	152	88	3,092
Owners	452	311	178	620	1,561
Total	2,516	1,099	330	708	4,563

Source: 1990 U.S. Census

According to the Census, 2,516 very low income San Gabriel households were spending more than 30 percent of their income on housing. Of these very low income households, 82 percent were renters, constituting approximately one-third of the total renter households in the City. This high incidence of overpayment among very low income households indicates a need for more affordable rental housing in San Gabriel, and/or rent subsidies for very low income households. The extent of overpayment may also be a factor contributing to the high incidence of overcrowding in the southwestern portion of the City, as households which cannot afford adequately sized housing are forced to share living quarters in order to meet their housing costs.

In the moderate and upper income groups, the majority of households overpaying were owner households. While the extent of low and very low income owner households overpaying for housing is not as great as that for renter households, given San Gabriel's age distribution it is likely that a large proportion of these owner households are seniors. Because seniors tend to have limited and fixed incomes, and may also have physical limitations which hinder their abilities to adequately maintain their properties, there may be a need for assistance to low and very low income senior homeowners.

5. Special Needs Groups

Certain segments of the population may have particular difficulties in finding decent, affordable housing due to the special needs. These special needs groups, as defined by State housing element law, include the elderly, disabled persons, large households, female-headed households, farmworkers, and the homeless. Table II-9a summarizes the numbers of households/persons in each of these special needs groups in the City of San Gabriel.

TABLE II-9a
SPECIAL NEED GROUPS

Special Need Group	Number of Persons/Households	% Total Population/Households
Elderly Persons (age 65+)	4,981	13.4%
Elderly Headed HH's	2,651	21.7%
Elderly Living Alone	1,097	9.0%
Disabled Persons	3,570	9.6%
Large Households (5 or more members)	2,205	18.0%
Female-Headed Households	1,633	13.3%
With Children	750	6.1%
Farmworkers	312	0.8%
Homeless persons	15-25	0.8%

Source: 1990 U.S. Census, San Gabriel Police Dept.

Elderly Persons

The special needs of many elderly households result from their lower, fixed incomes, physical disabilities, and dependence needs. The population over 65 years of age has four main concerns:

- Income: People over 65 are usually retired and living on a fixed income;
- Health Care: Because they have a higher rate of illness and dependency, health care and supportive housing are important;
- Transportation: Many seniors use public transit, however a significant number of seniors have disabilities and require alternative transportation;
- Housing: Many seniors live alone and many of them are renters.

These characteristics indicate a need for smaller, lower cost housing units with easy access to public transit and health care facilities.

The Census shows that 4,981 seniors (age 65 and older) reside in the City of San Gabriel, representing 13.4 percent of the population. In addition, 2,651 households (roughly 22 percent) of the City's households were headed by elderly persons. 1,097 of the City's households consist of elderly persons living alone. Members of this subpopulation of the elderly may have special needs for assistance with finances, household maintenance, and other routine activities. This is particularly true of persons age 75 and older who are more likely to be the "frail elderly," and who comprise nearly half of the City's elderly population.

As discussed in Section 5 of this report (Inventory of Assisted Units at Risk), only two rental units (located in the Las Casas Apartment complex) are specifically designated for the elderly. When considered in light of the number of lower income seniors in San Gabriel, this indicates that there may be an unmet need for affordable senior housing.

Disabled Persons

Physical and mental disabilities can hinder access to traditionally designed housing units as well as potentially limit the ability to earn adequate income. The 1990 Census indicates that approximately 9.6 percent of San Gabriel's population (3,570 persons) has some form of work or transportation disability. This represents a slight increase from 1980 when there were 968 persons with some form of disability.

Although no current comparisons of disability with income, household size, or race/ethnicity are available, it is reasonable to assume that a substantial portion of disabled persons would be within federal Section 8 income limits, especially those households not in the labor force. Furthermore, most lower income disabled persons are likely to require housing assistance. Their housing need is further compounded by design and location requirements which can often be costly. For example, special needs of households with wheelchair-bound or semi-ambulatory individuals may require ramps, holding bars, special bathroom designs, wider doorways, lower cabinets, elevators, and other interior and exterior design features.

Housing opportunities for individuals with disabilities can be addressed through the provision of affordable, barrier-free housing. Rehabilitation assistance can be targeted toward disabled renters and homeowners for unit modification to improve accessibility. Accessible housing can also be provided through senior housing development.

TABLE II-9b
DISABILITY STATUS OF NON-INSTITUTIONAL PERSONS
1990

Age and Disability Status	Number	Percent
Persons 16-64 Years Old	24,048	64.8%
With Work Disability only	928	2.5%
With Mobility/Self-care Limitations only	761	2.1%
With both Work and Self-care Limitations	520	1.4%
Persons 65 Years and Over	4,981	13.4%
With Work Disability only	702	1.9%
With Mobility/Self-care Limitations only	143	0.4%
With both Work and Mobility/Self-care Limitations	516	1.4%
Total Persons, 16 Years and Over	29,029	78.2%
With Work Disability only	1,630	4.4%
With Mobility/Self-care Limitations only	904	2.4%
With both Work and Mobility/Self-care Limitations	1,036	2.8%

Source: 1990 U.S. Census

Large Households

Large Households are defined as those with five or more members. The special needs of this group are based on the limited availability of adequately-sized, affordable housing units. Because of housing stock limitations, and the fact that large families often have lower incomes, they are frequently subjected to overcrowded living conditions. The increased strain which overcrowding places on housing units only serves to accelerate the pace of unit deterioration.

According to the 1990 Census, 18 percent of all households in the City of San Gabriel consisted of large family households. This proportion correlates fairly closely with that of the number of households suffering overcrowding (21 percent), and is indicative of the limited supply of affordable large unit housing (i.e. units with three or more bedrooms). Because the majority of large households in San Gabriel are lower income renters, they are much more dependant upon market provision of suitable housing than are homeowners, for whom room additions are at least theoretically possible.

Female-Headed Households

Single-parent households often require special consideration and assistance due to their greater need for affordable and accessible day care, health care, and other supportive services. In particular, female-headed households with children tend to have lower-incomes

than other types of households, a situation that limits their housing options and access to supportive services.

The 1990 Census indicates that there are 1,633 female-headed households in the City of San Gabriel, 750 of which have children under the age of 18. These numbers account for approximately 13.3% and 6.1% respectively of all households in the city. Of the female-headed households with minor children, nearly half (43.7%) have incomes below the poverty level.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farmworkers have special housing needs because they earn lower incomes than many other workers and move throughout the season from one harvest to the next.

The 1990 Census reported that less than one percent (312) of the City of San Gabriel's residents were employed in farming, forestry, and fishing occupations. Due to San Gabriel's urban setting and nominal farmworker population, the special housing needs of this group can generally be addressed through overall programs for housing affordability.

Homeless Persons

Throughout the United States, homelessness has become an increasing problem. Factors contributing to the rise in homelessness include the lack of housing affordable to very low and low-income persons, increases in the number of persons whose income falls below the poverty line, reductions in public subsidies to the poor, and the de-institutionalization of the mentally disabled.

The homeless population in southern California is among the largest in the country. Estimates of the number of homeless in Los Angeles County range between 30,000 and 50,000 persons. More alarming are statistics that indicate many more low income households are on the threshold of being homeless. At the present time there are no emergency shelters or transitional housing facilities within the City of San Gabriel, with the closest shelters located in Pasadena (five miles away) and downtown Los Angeles (seven miles away).

A comprehensive assessment of the magnitude and characteristics of the homeless population in the San Gabriel Valley region has been prepared by the Los Angeles Homeless Services Authority (LAHSA) and Shelter Partnership, Inc. LAHSA's homeless estimates are based on 1994 data from the State of California and the County of Los Angeles for individuals and families receiving General Relief (GR) and Aid to Families with Dependent Children (AFDC) and **do not include** many homeless persons who are ineligible for or do not seek public assistance. Table II-10a provides a summary of the data from the LAHSA study. The County-wide estimate of the homeless population was 83,900 persons. Of these, over 14 percent, or 12,166 persons were estimated to reside in the San Gabriel Valley. In addition, there were a total of 23,471 people in the San Gabriel Valley region that were

determined to be at risk of becoming homeless. Table II-10a also provides data on homeless subpopulations, i.e. those that are mentally ill, drug/alcohol abusers, homeless youth, homeless persons with HIV/AIDS and/or TB, and those that are victims of domestic violence. Of these subpopulations, the highest proportion were drug/alcohol abusers (27 percent) and victims of domestic violence (27 percent).

The LAHSA study also analyzed "service gaps" for the homeless. In the San Gabriel Valley region there was a shortfall of 11,399 emergency and transitional housing beds. There is also likely to be a shortfall of the different services needed by homeless people. For example, there may be inadequate services for the treatment of drug/alcohol abuse, and/or for victims of domestic violence.

TABLE II-10a
SUMMARY OF HOMELESS POPULATION CHARACTERISTICS IN THE SAN GABRIEL VALLEY REGION AND LOS ANGELES COUNTY

Homeless/Homeless Subpopulations	San Gabriel Valley	Los Angeles County
# of Homeless	12,166	83,900
# Persons At Risk of Becoming Homeless	23,471	216,123
# Diagnosed as Mentally Ill	2,190	16,780
# Drug/Alcohol Abusers	3,285	25,170
# Homeless Unaccompanied Youth	577	6,750
# with HIV/AIDS and/or TB	1,095	8,390
# Homeless Victims of Domestic Violence	3,226	25,170
Service Gap (# of Beds)	-11,399	-65,793

Source: Los Angeles Homeless Service Authority 3/30/95. Based on data from the State of California and the County of Los Angeles for those receiving General Relief and/or Aid to Families with Dependent Children.

Within the City of San Gabriel, the City's Police Chief estimates there are an average of two dozen homeless. These individuals are fairly constant, and are characterized as single men with drug or alcohol dependencies, and/or mental illnesses. The police department does not proactively evict homeless from their living places, but will provide counseling and referrals to nearby shelters when responding to complaints from businesses.

Table II-10b lists some of the key service providers for homeless persons in the nearby City of Pasadena.

TABLE II-10b
INVENTORY OF HOMELESS SERVICES AND FACILITIES IN THE SAN GABRIEL REGION

Organization	Services Provided
Union Station/The Depot 412 South Raymond Ave Pasadena, CA 91105 (818) 449-4596	Provides room and board for up to 36 individuals. Stays of up to 2 weeks are permitted. Medical, psychological, group counseling, and substance abuse programs are available.
Rosemary Cottage 3244 East Green Street Pasadena, CA 91105 (818) 795-7218	Contracted by L.A. County Department of Social Services to provide shelter for minor girls.
Haven House P.O. Box 50007 Pasadena, CA 91105-007	Provides 45 day shelter and group counseling to battered women and children.
Door of Hope 669 Los Robles Pasadena, CA 91104 (818) 304-9130	Provides accommodation for four homeless families for up to a two-month period. Job referral services are also offered.

Source: Los Angeles Homeless Service Authority

C. HOUSING STOCK CHARACTERISTICS

A housing unit is defined as a house, apartment, or single room, occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other person in the building and which have direct access from the outside of the building or through a common hall. A community's housing stock is the compilation of all its housing units.

1. Housing Growth

Between 1980 and 1990, San Gabriel experienced a net increase of 1,190 housing units, bringing the total from 11,546 to 12,736, an increase of over 10 percent. This growth rate was approximately the same as that of both the City and County of Los Angeles (Table II-11). As mentioned earlier, during the same period, San Gabriel's population grew by 23 percent, far outpacing the growth in the available housing stock. Among the results of this disparity were the increase in average household size and significant increases in the incidence of overcrowding.

Since 1990, these trends have continued. As of January, 1996, the State Department of Finance estimated that San Gabriel's housing stock had expanded by 75 units, an increase of only 0.5 percent. Meanwhile, the City's population is estimated to have grown by nearly 2,500 persons (6.7 percent), reflected in an increased average household size of 3.18 persons, compared to 3.0 in 1990.

As of the 1990 Census, a little less than one-third (32.5 percent) of the City's housing stock contained 3 or more bedrooms; and only 5 percent contained 4 or more bedrooms. Should these trends continue, the relative scarcity of affordable housing units which can adequately accommodate households with four or more members will become a serious concern. Ultimately, due to lack of supply, affordability, or both, larger households may be forced to "double-up," occupy housing units which are of inadequate size for their needs, or move out of the City altogether.

TABLE II-11
HOUSING GROWTH TRENDS IN SAN GABRIEL AND NEIGHBORING COMMUNITIES

City or Jurisdiction	Housing units		Change 1980-1990	Housing Units	Change 1990-1996
	1980	1990		1996	
San Gabriel	**11,546**	**12,736**	**+10.3%**	**12,811**	**+0.5%**
Alhambra	27,193	29,604	+8.9%	30,088	+1.6%
Monterey Park	19,331	20,298	+5.0%	20,540	+1.2%
Rosemead	13,643	14,134	+3.6%	14,238	+0.7%
San Marino	4,452	4,465	+0.3%	4,470	+0.1%
Temple City	11,037	11,548	+5.0%	11,722	+1.5%
City of Los Angeles	1,189,475	1,299,343	+9.3%	1,325,055	+1.2%
Los Angeles County	2,855,578	3,163,343	+10.8%	3,240,879	+2.5%

Source: 1980 and 1990 U.S. Census;
California State Department of Finance, Population and Housing Estimates as of January 1, 1996.

2. Housing Type and Tenure

Table II-12 provides the breakdown of the City's housing stock in 1980, 1990, and 1996 by unit type. As shown, the composition of the City's housing stock remained relatively constant during this time period. San Gabriel's housing stock consists primarily of single-family units. Such units account for over 60 percent of all dwelling types in the City.

The proportion of owner-occupied households in San Gabriel declined noticeably between 1980 and 1990, from 54.7 percent to 48.5 percent, marking the first time that renters have become the majority household type in the City.

TABLE II-12
COMPARATIVE HOUSING UNIT MIX IN 1980-1996

Housing Type	1980		1990		1996	
	Number	% of Total	Number	% of Total	Number	% of Total
Total Units	11,546	100.0%	12,736	100.0%	12,811	100.0%
Single-family (attached & detached)	7,352	63.7%	8,003	63.0%	8,024	62.6%
Multiple-Family	4,151	36.0%	4,596	36.0%	4,757	37.1%
Mobile Homes/ Other[1]	43	0.3%	43 94	1.0%	30	0.2%
Total Occupied	11,152	100.0%	12,216	100.0%	--	--
Owner-occupied	6,104	54.7%	5,924	48.5%	n/a	n/a
Renter-occupied	5,048	45.3%	6,292	51.2%	n/a	n/a
Vacancy Rate	3.3%		4.1%		4.08%	

Source: 1980 and 1990 U.S. Census;
California State Department of Finance, Population and Housing Estimates as of January 1, 1996.

[1] The 1990 census includes recreational vehicles (RVs) and other non-permanent mobile homes in its definition of "mobile homes - other."

3. Age and Condition of Housing Stock

Table II-13 shows the age of the housing units in San Gabriel. In general, housing over 30 years old is usually in need of some major rehabilitation, such as a new roof, foundation work, plumbing, etc. As indicated in Table II-13, almost two-thirds of San Gabriel's housing units were constructed prior to 1960, with another 11.7 percent of the housing stock reaching 30 years of age during this decade. This represents a significant proportion of the City's housing stock, and indicates that preventative maintenance will be essential to ward off widespread housing deterioration. Some households, such as seniors that have owned their homes for many years and have relatively low house payments, may just be able to afford their monthly housing costs. For such households, the cost of major repairs or renovation may be impossible. Assisting these households through a housing rehabilitation assistance program will help preserve the City's existing affordable housing stock.

TABLE II-13
AGE OF HOUSING STOCK

Year Unit Built	Number of Units	% of Total
1939 or Earlier	2,112	16.6%
1940-1949	3,341	26.2%
1950-1959	2,410	18.9%
1960-1969	1,495	11.7%
1970-1979	1,180	9.3%
1980 to March, 1990	2,198	17.3%
Total	12,736	100.0%

Source: 1990 U.S. Census

A 1987 land use survey identified approximately one percent of all units in San Gabriel as needing replacement, translating to an estimated 128 units given the current (1996) stock of 12,811 units. Another 14 percent of the housing stock (1,793 units) was identified as needing substantial repair or rehabilitation. The highest concentration of substandard units is found south of Valley Boulevard, with the balance found primarily in the City's mid-section and multi-family areas north and south of the railroad tracks.

4. Housing Costs

Housing Sales Prices

The 1990 Census documents a median housing unit value of $251,600 in San Gabriel, 11 percent above the county-wide median of $226,400. However, more recent figures from the Construction Industry Research Board indicate that the sales price of housing in the City has dropped. During the twelve-month period from April 1995, through June 1996, the median price of a single-family home sold in San Gabriel was $208,000. During the same time period, the median sales price of a condominium was $148,000. The breakdown of housing sales for this period is shown below in Tables II-14a and II-14b.

TABLE II-14a
SALES PRICE OF SINGLE-FAMILY HOUSING UNITS
APRIL 1995 THROUGH MARCH 1996

Number of Bedrooms	Median Sales Price	Average Sales Price	Price Range	Number Sold
1 Bedroom	$126,000	$148,220	$50,000 - $230,000	5
2 Bedrooms	$180,000	$191,375	$76,000 - $435,000	161
3 Bedrooms	$220,000	$225,857	$105,000 - $434,000	171
4 Bedrooms	$246,500	$266,798	$121,000 - $820,000	42
5 Bedrooms	$375,000	$407,600	$251,000 - $670,000	10
6 Bedrooms	$425,000	$357,333	$222,000 - $425,000	3
Totals	$208,000	$220,733	$50,000 - $820,000	392

Source: Construction Industry Research Board, CMDC Sales Data by Quarter, 4/95 - 3/96.

TABLE II-14b
SALES PRICE OF CONDOMINIUMS
APRIL 1995 THROUGH MARCH 1996

Number of Bedrooms	Median Price	Average Price	Range of Prices	Number Sold
1 Bedroom	n/a	n/a	n/a	0
2 Bedrooms	$117,750	$113,750	$83,000 - $129,500	8
3 Bedrooms	$138,000	$145,216	$90,000 - $211,888	18
4 Bedrooms	$242,500	$205,250	$82,500 - $260,000	6
Totals	$134,250	$148,606	$82,500 - $260,000	32

Source: Construction Industry Research Board, CMDC Sales Data by Quarter, 4/95 - 3/96.

Sales activity for the past year was relatively slow, as the 424 sales recorded represent a turnover rate of only about 3.3 percent of San Gabriel's housing stock. Of the total units sold, only 32 were condominiums (less than one percent of the City's total housing stock). The majority of housing units sold during this period were relatively small, having only two or three bedrooms. Such housing units accounted for approximately 86 percent of all sales in the City. The scarcity of housing units on the market which can accommodate large families, the high cost of the few which do come available, and the increasing household size of San Gabriel's population are all contributing factors to the increased incidence of overcrowding.

Housing Rental Rates

The median contract rent for San Gabriel in 1990 was $620 per month. Recent (1996) listings from local newspapers provide updated rental cost information and indicate a slight decline in rental rates. During May of 1996, median rental rates for apartments in San Gabriel were $565 per month; for condominiums and duplexes, $783 per month; and for single-family homes, $848 per month. A total of 73 different units were listed during this one-month period, four-fifths of which were apartments. Only seven units were listed with three or more bedrooms. Additional information about rental housing costs is contained in Table II-15.

TABLE II-15
RENTAL RATES FOR MAY 1996

Housing Type and Number of Bedrooms	Median Rent	Average Rent	Range of Rental Costs	Number of Listings
Apartments				
Studio	$460	$440	$375 - $500	9
1 Bedroom	$538	$542	$475 - $675	28
2 Bedrooms	$673	$676	$595 - $805	20
3 Bedrooms	$875	$875	$850 - $900	2
Total	$565	$583	$375 - $900	59
Condominiums & Duplexes				
1 Bedroom	$600	$600	$600	1
2 Bedrooms	$783	$783	$685 - $800	2
3 Bedrooms	$1,095	$1,095	$1,095	1
Total	$783	$815	$600 - $1,095	4
Single-Family Homes				
1 Bedroom	$600	$600	$600	1
2 Bedrooms	$795	$963	$685 - $1,300	5
3 Bedrooms	$975	$960	$795 - $1,095	4
Totals	$848	$926	$600 - $1,300	10

Sources: *Los Angeles Times* and *Pasadena Star News*, 5/5/96 - 5/26/96.

Housing Costs and Affordability

The costs of homeownership and rent can be compared to a household's ability to pay for housing, based on the 1996 area median family income (MFI) for Los Angeles County of $46,900 (based on a four person household). Table II-16 illustrates maximum affordable mortgage payments and rents for four-person households in Los Angeles County. These maximum affordable costs would be adjusted downward for smaller households.

Comparison of these maximum affordable housing costs with the sales price data in Tables II-14a and II-14b indicates low income households (up to 80% MFI) may be able to afford the purchase price of smaller (1-2 bedrooms) condominium units in San Gabriel, although the downpayment and closing costs may still represent a significant obstacle to home purchase. Moderate income households have a much wider range of units available and affordable to them, including a significant number of two and three bedroom single-family homes, and three bedroom condominiums.

In terms of rental housing costs (Table II-15), when adjusted for utilities, very low income households (0-50% MFI) can only afford studio and one bedroom apartments. However, as mentioned above, median affordable housing costs are based on an average household size of four persons, and when adjusting for household size, a very low income two-person household can afford a maximum of $462 in monthly rent payments, and therefore can not even afford a one-bedroom apartment in San Gabriel. Low income households (up to 80% MFI) can afford virtually all rental housing options advertised in San Gabriel, with the exception of three bedroom condominiums or single-family homes.

TABLE II-16
MAXIMUM AFFORDABLE RENT AND FOR-SALE HOUSING COSTS
LOS ANGELES COUNTY
1996

Income Level	Max. Afford Mortgage Payment	Utility Allowance	Max. Afford Mo. Rent	Max. Afford Purchase Price[1]
Very Low Income (0-50% MFI)	$586	$50	$536	$80,300
Low Income (51-80% MFI)	$938	$50	$888	$128,150
Moderate Income (81-120% MFI)	$1,407	$50	$1,357	$192,500

[1] Based on ten percent downpayment, 30-year mortgage at 9% interest.

5. Assisted Housing At Risk of Conversion

Based on discussions with the State Department of Housing and Community Development (HCD), the planning period for units at risk of conversion in San Gabriel now extends through June 30, 2003 for this current Housing Element.

Inventory of Units At-Risk of Losing Use Restrictions

The City of San Gabriel has not expended any redevelopment funds for assisted housing, has not approved any density bonuses, does not have an in-lieu fee program, and has not used Community Development Block Grant (CDBG) funds for multifamily assisted housing. The Redevelopment Agency has no housing set-aside from the tax increment from the Project Area because the Project Area was just formed in 1993. The following assisted housing developments in the City may be at-risk of losing low-income use restrictions.

Las Casas Apartments, 901 Gladys Avenue. This project contains 12 family units and two units for the elderly. The project was originally funded under Section 236 (J)(1) mortgage financing. The tenants in this project have formed a non-profit tenants association and are purchasing the project under the HUD Title 6 Program. A new forty-year regulatory agreement will be implemented, with 8 units reserved for very-low-income households, 5 units for low-income households, and 1 unit for moderate-income households. No tenants will be displaced, and the project is no longer at risk of conversion.

Las Golondrinas Apartments, 188 W. Mission Drive. This project contains 50 family units and has Section 236(J)(1) mortgage financing. It is under a Section 8 LMSA contract for 45 units. The earliest possible date of change from low-income use is October 1994, at which time 20 years of subsidy will still remain. As of May 1996, no notice of intent to prepay had been filed with HUD regarding this project.

Padilla Place, 845-849 Padilla Street. Padilla Place is a multifamily development containing 42 housing units for families, nine of which have affordability restrictions. The project was funded by tax exempt multifamily bond financing through the Los Angeles County Community Development Department. Of the development's 42 total units, 20 percent are set aside for low-income tenants using tax exempt housing bond financing. The nine affordable units include four 2-bedroom units and five 1-bedroom units. Affordability controls for the nine assisted housing units will expire in 1996.

Preservation Legislation and Analysis

Projects insured, assisted or held by HUD or a State agency under Section 236, are subject to the Low Income Housing Preservation and Resident Homeownership Act of 1990 (LIHPRHA). LIHPRHA proposes funding to reduce the level of local subsidy required to preserve Section 236 mortgage prepayment projects.

LIHPRHA offers owners of properties eligible for prepayment three options:

- Prepay;
- extend affordability restrictions in exchange for possible incentives; or
- sell the project to a qualified purchaser with incentive to preserve the project as affordable (such as occurred with Las Casas Apartments).

If the owner elects to sell, tenant groups and nonprofits with tenant support have 6 months to make an offer without competition. Following that period to the end of 12 months, each of these groups plus any public agencies may negotiate to purchase the property. Once this period has expired, anyone who agrees to maintain restrictions on affordability for the remaining useful life of the project can negotiate with the owner.

If there are still no offers, the owner may prepay. The success of LIHPRHA will hinge on the availability of funding each year from congress. Currently (1996), the Housing Opportunity Extension Act authorizes LIHPRHA funding for FY 1996 only. The federal government has not determined whether these incentives will continue to be offered as a mechanism to preserving pre-payment eligible projects.

The restrictions on opt-outs from Section 8 contracts are not as limiting as those of LIHPRHA. An owner whose contract provides the option may still elect to discontinue participating in Section 8 prior to the contract's expiration date as long as one year's advance notice is given to HUD. Any affordability controls imposed by the contracts would no longer be binding.

The owners of restricted projects financed with tax exempt bonds (e.g. Padilla Place) are not required to take any action in order to terminate the restrictions. The regulatory agreements automatically terminate at the end of the term of the bond agreement. State law requires owners to notify the tenants, the City and the local housing authority one year prior to the expiration date. The City is then directed to notify the State Department of Housing and Community Development.

Cost Analysis of Preservation vs. Replacement of At-Risk Units

This section calculates the estimated preservation cost of the existing assisted inventory. Under LIHPRHA, HUD may offer acquisition loans for up to 95 percent of "Preservation Equity" or the estimated fair market value less the balance of the HUD loan.

Preservation subsidy requirements has been calculated assuming full federal funding of LIHPRHA and no federal appropriations. This "gap" analysis determined the net operating income available under the existing subsidy program and the debt service that could be supported. This was then subtracted from the acquisition cost to identify the public subsidy required.

For the Padilla Place bond project, the replacement cost, preservation cost, and subsidy requirement are estimated for the restricted units only. This analysis assumes that the market

rate units would be purchased at fair market price and would therefore pay for themselves without City subsidy.

Estimated Replacement Cost. Residential building costs in San Gabriel range from $45 to $60 per square foot. Minimum dwelling units sizes in San Gabriel's multifamily zoning districts are 880 square feet of floor area for a one-bedroom unit; 1,100 square feet for a two-bedroom unit; and 1,320 square feet for a three-bedroom unit. Replacement costs for each unit type would average $46,200, $58,000, and $69,300, respectively. Adding a 30 percent factor for land costs would increase these costs to $60,000, $75,000, and $90,000, respectively. Table II-17 illustrates the replacement costs associated with Las Golondrinas and Padilla Place.

TABLE II-17
REPLACEMENT COSTS OF ASSISTED UNITS

Project	Bedrooms	Units	Value
Las Golondrinas	1 Br	32	$1,920,000
	2 Br	18	1,350,000
Subtotal		50	$3,270,000
Padilla Place	1 Br	6	$ 300,000
	2 Br	4	300,000
Subtotal		9	$600,000
GRAND TOTAL		**59**	**$3,870,000**

Preservation Costs. Average market rents in San Gabriel are $550 for a one-bedroom and $750 for a two-bedroom. Average tenant payment for subsidized units are $170 for a one-bedroom and $300 for a two-bedroom, as shown in Table II-18.

Preservation costs could range from $89,882-$353,581 on Las Golondrinas, depending on the availability of outside subsidies, and would run close to $600,000 on Padilla Place. This compares favorably with the cost of new construction. Also, the difficulties in San Gabriel of land assembly and possible displacement of existing occupants through redevelopment would favor preserving units over new construction.

TABLE II-18
PRESERVATION COSTS OF ASSISTED UNITS

PROJECT:	Padilla Place	Las Golondrinas
	Assisted (Market)	Assisted (Market)
1. Gross Annual Income	$47,280 (121,200)	$24,600 (69,000)
2. Less: Vacancy 5 Percent	2,364 (6,060)	1,230 (3,450)
3. Net Rental Income	44,916 (115,140)	23,370 (65,550)
4. Less: Operating Expenses 33 Percent	14,822 (37,996)	7,712 (21,631)
5. Net Operating Income	30,094 (77,144)	15,658 (43,919)
6. Available for Debt Service[1]	27,358 (70,130)	14,234 (39,929)
7. Supportable Conventional Mortgage @ 9.5 Percent	271,133 (695,027)	141,066 (395,718)
8. Estimated Market Value[2]	868,783	494,647
9. Estimated Preservation Cost w/o LIHPRHA	597,650	353,581
10. Existing HUD Mortgage	N/A	217,100
11. LIHPRHA Subsidy[3]	N/A	263,699
12. Local Subsidy w/LIHPRHA (9-11)	597,650	89,882

1 NOI divided by a 1.10 debt coverage ratio
2 Maximum mortgage amount (7) plus 20 percent equity
3 95 percent of preservation equity (8-10)

III. SUMMARY OF HOUSING NEED

This section of the Housing Element is a summary of the major housing need categories in terms of income groups as defined by Federal and State law. It includes the City's share of regional housing need as defined by the Southern California Association of Governments' (SCAG) Regional Housing Needs Assessment (RHNA). The City recognizes the special status of very low and lower income households, which in many cases are comprised of elderly or disabled persons, single-parent households, or large families. As summarized in Table III-1, the areas of greatest housing assistance need include the following:

1. ***Overcrowded Households -*** Overcrowding in households results from either a lack of affordable housing (which forces more than one household to live together), a lack of available housing units of adequate size, or both. According to the 1990 Census, 21 percent of the total households were overcrowded in San Gabriel, representing a significant increase from 1980 when less than 9 percent of the City's households were living in overcrowded conditions. The incidence of overcrowding varies markedly by both tenure and location. Renter households were more than twice as likely to be living in overcrowded conditions as owner households. Nearly one-third of the City's renter households are living in overcrowded conditions, as compared with only 13 percent of all owner households. Furthermore, while the incidence of overcrowding varied widely from Census Tract to Census Tract, analysis indicates that this problem becomes progressively more pronounced the further South one travels from Las Tunas Drive.

2. ***Households Overpaying for Housing -*** According to the Census, 37 percent of all households in San Gabriel were spending more than 30 percent of their income on housing; very low and low-income households represented four-fifths of all overpayers. Of these lower-income overpaying households, 79 percent were renters, representing 45 percent of the total renter households in the City.

3. ***Special Needs Households -*** Certain segments of the population may have a more difficult time finding decent, affordable housing due to their special circumstances or needs. In San Gabriel, these "special needs households" include:

   - 2,651 households headed by elderly persons. Of these households, 1,097 consisted of elderly persons living alone;
   - 3,570 disabled persons over age 16 (9.6 percent of the total population) who may have special housing needs;
   - 2,205 large households (5 or more members), representing 18 percent of the City's total households;

- 1,633 female-headed households, nearly half of which (750) contained minor children. Nearly half (43.7 percent) of the female headed households with minor children were living in poverty.
- 15-25 chronic homeless individuals.

4. ***Age and Condition of Housing Stock -*** According to the Census, over 8,000 units in San Gabriel are greater than 30 years of age, the age at which housing typically begins to require major repairs. This figure represents approximately two-thirds of the City's total housing stock, and indicates that programs geared toward preventative maintenance may be necessary to avoid widespread housing deterioration. The potential need for such programs is underscored by the increasing disparity between incomes and housing costs in the City, the growing incidence of overcrowding, and the large proportion of seniors on fixed incomes.

   A 1987 land use survey identified approximately one percent of all units in San Gabriel as needing replacement, translating to an estimated 128 units given the current (1996) stock of 12,811 units. Another 14 percent of the housing stock (1,793 units) was identified as needing substantial repair or rehabilitation. The highest concentration of substandard units is found south of Valley Boulevard, with the balance found primarily in the City's mid-section and multi-family areas north and south of the railroad tracks.

5. ***Housing Costs and Affordability -*** According to multiple listings data, approximately 400 single-family homes sold in San Gabriel over the past year (April 1995-March 1996) with a median selling price of $208,000. Only 32 condominium units were sold during this same period, with a median sales price of $134,000. Comparison of these sales prices with maximum affordable housing costs indicate low income households (80% MFI) may be able to afford the purchase price of smaller (1-2 bedroom) condominium units, while moderate income households (120% MFI) can afford a wide range of ownership options in the City. However, downpayment and closing costs may still represent a significant obstacle to home purchase to low and moderate income households.

   Apartments provide the primary form of rental housing in San Gabriel, and rent for a median of $565 per month. Very low income households (50% MFI), can only afford studio and one bedroom apartments, whereas low income households (80% MFI) can afford virtually all rental housing options in San Gabriel, with the exception of three bedroom apartments and single-family homes.

6. ***Assisted Housing at Risk of Conversion -*** San Gabriel has two publicly assisted rental projects at risk of losing their affordability controls during the five year planning period following this Housing Element (June 30, 2003): Las Golondrinas Apartments (50 units), and Padilla Place (9 low income units). The City will need to pursue a range of options to assist in preservation of these units as affordable housing.

7. ***Regional Housing Needs*** - SCAG has defined San Gabriel's regional housing growth needs for the 1989-1994 period as 881 units, including 155 very low income units, 205 low income units, 174 moderate income units, and 347 upper income units.

However, the San Gabriel Valley Council of Governments (SGVCOG) reviewed SCAG's preliminary forecast of population, housing, and employment prepared in 1994-1995, and found that actual population and household growth between 1990 and 1995 was not as high as indicated in the forecast. The SGVCOG requested that the SCAG forecasts be adjusted. Based on these adjusted forecasts, the regional growth need for the City of San Gabriel is 134 housing units. If the same proportion in each income group is assumed as in the 1989-1994 forecast, the growth need by income category would be as follows: 24 very low-income; 31 low-income; 27 moderate-income; and 52 upper- income.

For the purpose of this housing element update, the SCAG 1989-1998 regional housing need numbers will be used, as required by HCD. Given the extension of the Housing Element cycle to 1996, and most recently to June 30, 1998, the City will have this extended time frame to demonstrate adequate sites and provide programs to address its stated share of regional housing needs.

TABLE III-1
SUMMARY OF
EXISTING AND PROJECTED HOUSING NEEDS

Overpaying Households		**Special Needs Groups**	
Total	4,563	Elderly Households	2,651
Renter	3,092	Disabled Persons	3,570
Owner	1,561	Large Households	2,205
		Female Headed Households	1,633
		w/Children	750
		Homeless	15-25
Units in Need of Repair		**Household Growth:** July 1989 - June 1998	
Total		Total	881
Substandard, Need		Very Low Income	155
Rehabilitation	1,793	Low Income	205
Substandard, Need		Moderate Income	174
Replacement	128	Upper Income	347

Note: Special needs figures cannot be totaled because categories are not exclusive of one another.

Sources: U.S. Department of Commerce, Bureau of the Census, 1990 Report; San Gabriel Police Department; 1987 City Land Use Survey; SCAG 1988 Regional Housing Needs Assessment.

IV. HOUSING CONSTRAINTS

Actual or potential constraints on the provision and cost of housing affect the development of new housing and the maintenance of existing units for all income levels. Market, governmental, infrastructural, and environmental constraints that all contribute to housing development in San Gabriel are discussed below.

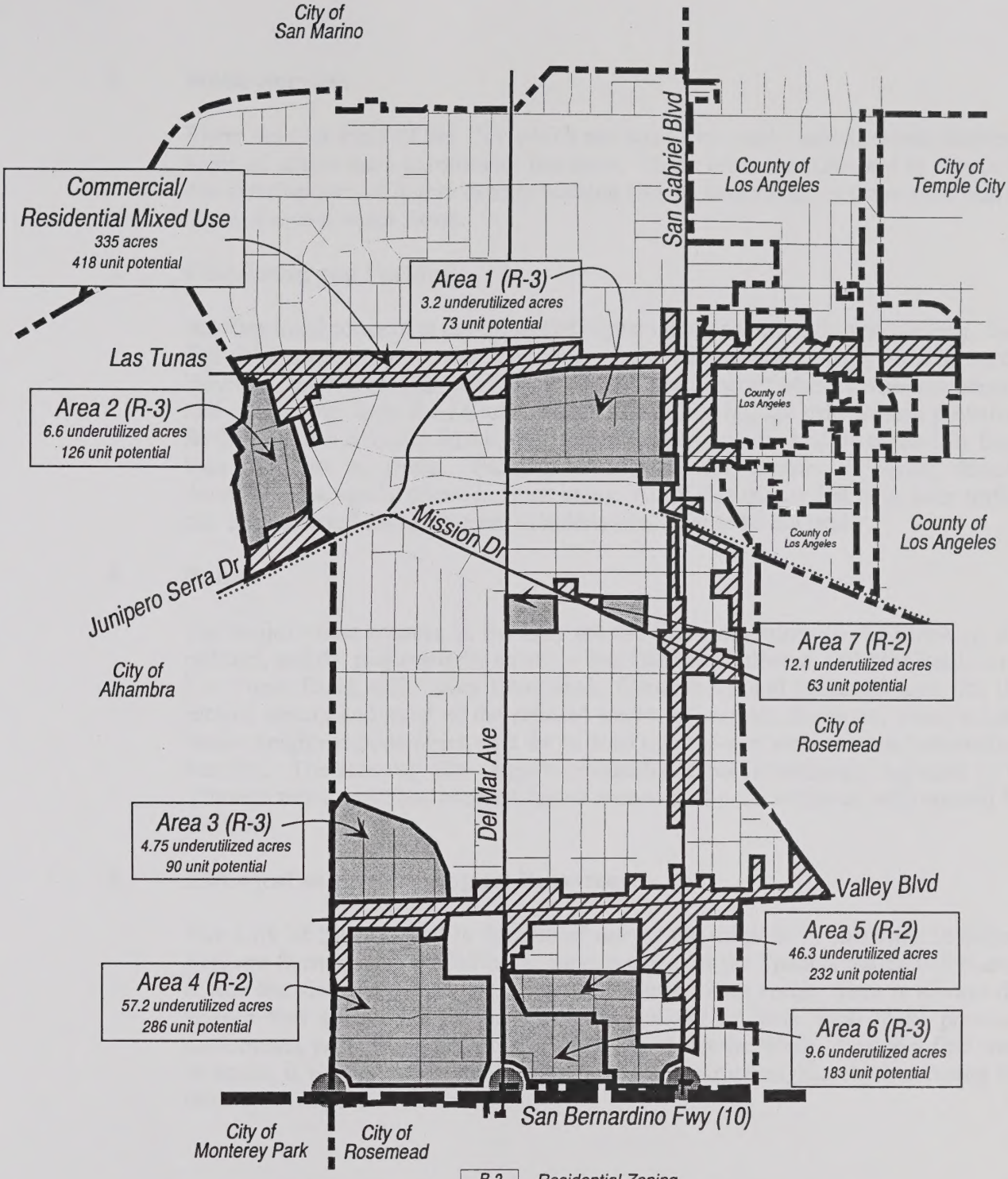
A. PHYSICAL CONSTRAINTS

1. Residential Sites

The City of San Gabriel is a well established urban area and has been essentially built out for over two decades. The lack of available undeveloped (vacant) land, therefore, is a major constraint to the development of housing within the City. Because there are few small vacant residential parcels remaining within the City limits, the principal options available to expand the housing supply consist of infill/recycling of lower density development or underutilized land to higher densities, and mixed use along the City's commercial corridors.

San Gabriel undertook a comprehensive General Plan update in 1990, and followed up with zoning revisions in 1993. One of the important components of these planning processes was to identify additional areas for multi-family development. Several additional neighborhoods were designated for multi-family (R-3) development, and residential/commercial mixed use was provided for in the City's commercial zones. As part of this Housing Element Update, the City identified seven areas zoned either totally or primarily for multiple-family residential uses where intensification activities will be focused. Figure 3 shows the location of the seven multi-family intensification target areas, their zoning classifications, total underutilized acreage, and potential net dwelling unit increase. It is estimated that if these areas are developed to their zoning capacity, an additional 1,053 units of multiple-family housing could be added to the city's stock.

Figure 3 also illustrates the location of the City's C-1 and C-3 commercial zones which provide for mixed-use development. More specifically, the City's General Plan and zoning allow for multi-family residential uses up to 25 du/acre on the second and higher floors above ground floor commercial or office use, and offer incentives for the inclusion of residential through provisions for shared parking and FAR bonuses. A total of 335 acres are designated residential/commercial mixed use. City staff conservatively estimates 5 percent of this acreage will be utilized for housing (16,75 acres), accommodating an additional 418 multi-family units.



City of San Gabriel corporate limits

R-2 Residential Zoning (7 - 11 dwelling units/acre)

R-3 Residential Zoning (12 - 25 dwelling units/acre)

Commercial/Residential Mixed-Use Zoning (25 dwelling units/acre)

SOURCE: City of San Gabriel, Field Survey, 1996

north

0' 2000'

Figure 3 Residential Development Opportunities

2. Water Services

There are two areas of the City which are served by small, private water districts, some of which have insufficient fire-flow. These areas are indicated in Figure 4. The development of higher density housing may be constrained in these areas due to the inadequate water flows.

3. Circulation and Parking

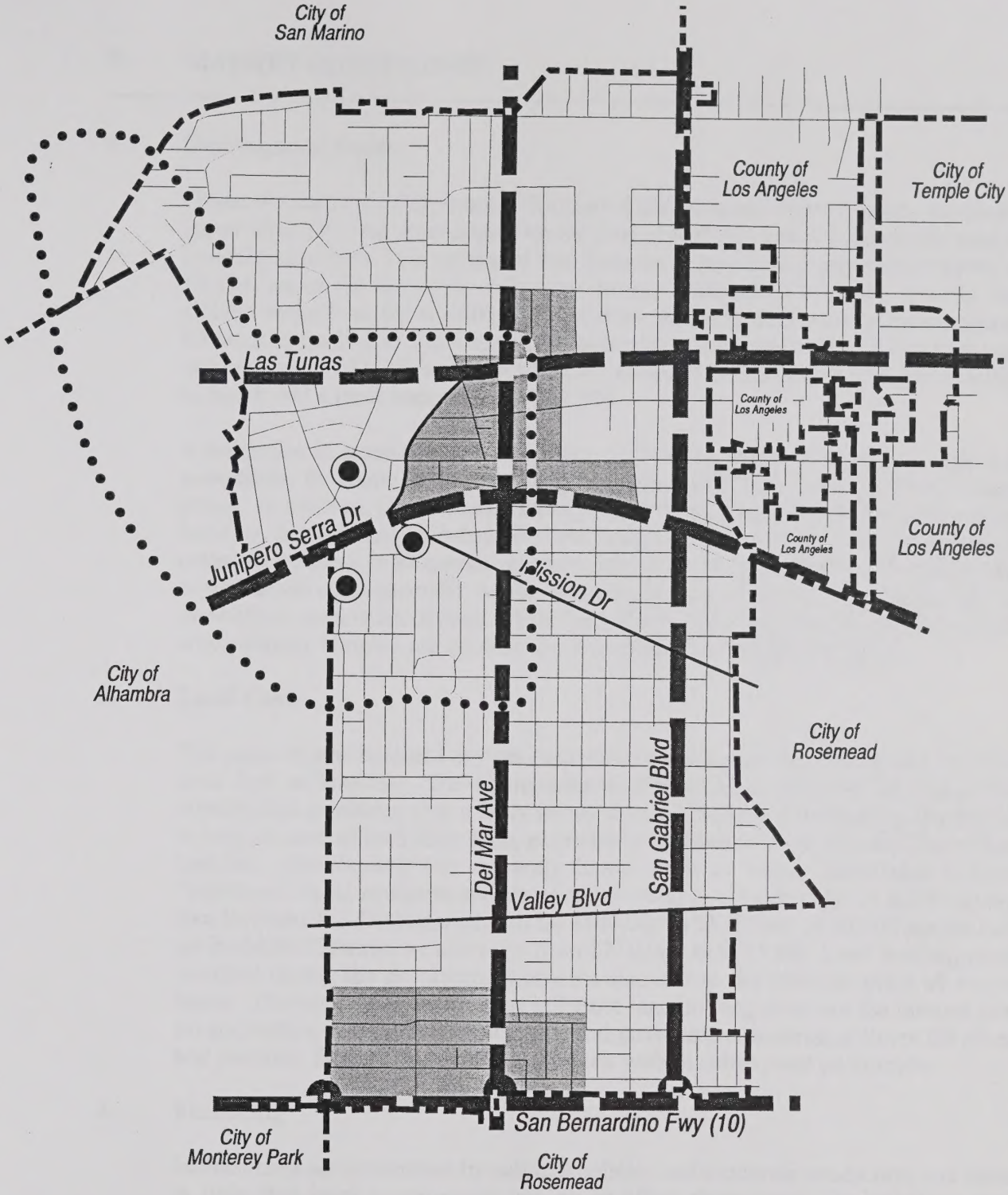
Another local concern is the impact of higher densities on traffic and parking. San Gabriel's street system was originally designed for low density development. However, there are traffic conflicts in the Mission District where streets are narrow and radiate out from the Mission rather than following the grid pattern prevalent further North and South. In addition, the railroad crosses the middle of the City from East to West at grade. Parking, particularly for visitors to higher density developments, can be scarce in some areas. All of this means that peak hour traffic can be congested and long-term solutions will have to be devised.

4. Noise

The major noise sources in the City are the San Bernardino (I-10) Freeway, the railroad, and the major arterial streets -- San Gabriel Boulevard, Del Mar Boulevard, Las Tunas Road, and Valley Boulevard. Commercial and industrial uses line the arterial streets and most of the railroad tracks. There are, however, some single-family neighborhoods which abut the railroad right-of-way with no sound attenuation barriers. The freeway also impacts residential areas immediately adjacent to it, although this impact has been mitigated somewhat by the walls recently erected by Caltrans.

5. Historical and Archaeological Resources

The City of San Gabriel is the site of one of the original 21 missions in Father Junipero Serra's chain of California missions. Before the Spanish settled in the area, it was the site of a Native American settlement. As a result, there is always the chance that excavation in the City will uncover artifacts from these previous settlements, particularly near the Mission and along the Wash. If such a find were to occur, it would cause significant delays in construction, thereby increasing the development costs.



City of San Gabriel corporate limits

Noise Impact Areas

Area likely to have historically or archaeologically sensitive sites

Historic Adobe

Water pressure problem areas

SOURCE: City of San Gabriel

north

0' 2000'

Figure 4
Development Constraints

B. MARKET CONSTRAINTS

1. Development Costs

Given the softness of the current Southern California real estate market, the single factor which has the most impact on the cost of building a new house is the cost of building materials. It is estimated that these costs account for approximately 40 to 50 percent of the sales price of a new home. Residential building costs in San Gabriel range from $45 to $60 per square foot. Applying this range to the minimum lot sizes in the R-2 and R-3 zones, the average construction cost of a one bedroom unit (exclusive of land) would be $46,200. A two bedroom unit would cost $58,000 to build, and a three bedroom unit $69,300.

A reduction in amenities and the quality of building materials (above a minimum acceptibilty for health, safety, and adequate performance) could result in lower sales prices. In addition, pre-fabricated factory built housing may provide for lower priced housing by reducing construction and labor costs. Another factor related to construction costs is the number of units built at one time. As that number increases, costs overall costs generally decrease as builders are able to take advantage of the benefits of economies of scale. This type of cost reduction is of particular benefit when density bonuses are used for the provision of affordable housing.

2. Land Costs

The price of raw land and any necessary improvements is a key component of the total cost of housing. The diminishing supply of land available for residential construction combined with a fairly steady demand for such development has served to keep the cost of land fairly high, particularly in desirable areas like the City of San Gabriel. Developable lots currently listed south of Valley Boulevard contain "teardown" rental structures and are priced for their land value only. A 6,500 square foot lot in the R-1 District might list for $100,000 to $125,000. A 10,000 square foot lot in the R-2 District would range from $210,000 to $245,00. Land holding costs incurred during the development process also add to the ultimate price of a new home. The two factors which most influence land holding costs are the interest rate on acquisition and development loans, and government processing times for plans and permits. Both of these factors are dealt with in subsequent paragraphs.

3. Financing

Interest rates are determined by national policies and economic conditions, and there is little that local governments can do to affect these rates. Jurisdictions can, however, offer interest rate write-downs to extend home purchasing opportunities to a broader economic segment of the population. In addition, government insured loan programs may be available to reduce mortgage downpayment requirements.

Under the Community Reinvestment Act (CRA), lending institutions are required to demonstrate efforts made towards lending in low and moderate income neighborhoods. In tandem with the CRA, the Home Mortgage Disclosure Act (HMDA) requires lending institutions to make annual public disclosures of their home mortgage lending activity. The FDIC and three other federal supervisory agencies then take each institution's record in fulfilling CRA goals into account in evaluating an application for charter, deposit insurance, branch or other deposit facility, office relocation or merger. The results have been a greater willingness on the part of lending institutions to participate with jurisdictions in housing programs targeted to low and moderate income households, such as first-time homebuyer and housing rehabilitation loan programs.

C. GOVERNMENTAL CONSTRAINTS

Housing affordability is affected by factors in both the private and public sectors. Actions by the City can have an impact on the price and availability of housing. Land use controls, site improvement requirements, building codes, fees, and other local programs intended to improve the overall quality of housing may serve as a constraint to housing development.

1. Land Use Controls

The Land Use Element of the City of San Gabriel's General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning, establish the amount and distribution of land to be allocated for different uses within the City. The City of San Gabriel General Plan and Zoning Ordinance provide for a range of different intensities of residential land use:

- Low Density Residential (R-1) - up to 6 dwelling units per acre.
- Medium Density Residential (R-2) - up to 11 dwelling units per acre.
- High Density Residential (R-3) - up to 25 dwelling units per acre.
- Commercial/Residential Mixed Use (C-3) - multi-family densities.

In addition to these designations, all R-1 zoned properties are eligible for "senior housing units" with approval of a Conditional Use Permit. The City has also revised its R-1 development standards to allow for the construction of second units on any size R-1 zoned lot which abuts a higher residential density zoned property with approval of a Conditional Use Permit. It allows for the development of an additional 198 housing units in R-1 designated areas. The City's parking requirements are two spaces per unit, with one guest space for every 3 units.

Housing supply and cost are greatly affected by the amount of land designated for residential use and the density at which development is permitted. In San Gabriel, 51 percent of the City's land area is designated for residential use. Single-family neighborhoods are by far the most common land use in the City, constituting nearly

41 percent of the entire land base. Of the remaining land area, two-family homes (duplexes) comprise about 3 percent, multi-family housing comprises roughly 8 percent, and group housing nearly 1 percent. As indicated in Section V on housing opportunities, the acreage and associated density that has been allocated for residential use, is sufficient to meet and exceed local housing needs through 1998.

The City's residential development standards, both on and off-site, are not overly or unnecessarily restrictive. The density, setback, and other standards regulating residential development within the City are in concert with those being used by other surrounding communities and do not inhibit the development of housing within the City.

2. Fees and Improvements

Various fees and assessments are charged by the city to cover the costs of processing permits and providing necessary services and infrastructure. Almost all of these fees are assessed through a *pro rata* share system based on the magnitude of the project's impact or the extent of the benefit which will be derived.

Table IV-1 provides a listing of fees the City of San Gabriel charges for residential development. In addition, there may be other fees assessed depending upon the circumstances of the development. For example, the builder may need to pay an inspection fee for sidewalks, curbs, and gutters if their installation is needed, or the builder may need a Variance, Conditional Use Permit, or Site Plan Review. The fees listed in Table IV-1 show those which are typically charged for a standard residential development.

TABLE IV-1
FEES CHARGED FOR RESIDENTIAL DEVELOPMENT

FEE TYPE	FEE
Pre-Application Review	$300
Precise Plan of Design	-- 4 residential units or less $300 (Staff review). -- Projects of 5 or more units $2,000 (DRC Review). -- Extensions to PPD $250
Revisions PPD (Staff) DRC Conditional Use Permit PPD (DRC/PC)	 $200 $350 $1,200 $1,500
Site Plan Review	$100
Subdivision (tract/Parcel)	$1,500
Zone Change Application	$2,000
Zone Text Amendment	$1,500
Zone Variance Application	$1,200 for each up to 2 variances, plus $500 each additional variance. (Not to exceed $2,700 total fee.)
General Plan Amendment	$2,000

Source: City of San Gabriel Community Development Department, May 1996.

3. Building Codes and Enforcement

In addition to land use controls, local building codes also affect the cost of housing. San Gabriel has adopted the Uniform Building Code (UBC) which establishes minimum construction standards. These minimum standards can not be revised to be less stringent without sacrificing basic safety considerations and amenities. No major reductions in construction costs are anticipated through revisions to local building codes. Working within the framework of the existing codes, however, the City will continue to implement planning and development techniques that lower costs and facilitate new construction where possible.

4. Local Processing and Permit Procedures

The processing time needed to obtain development permits and required approvals is often cited as a prime contributor to the high cost of housing. Additional time may be necessary for environmental review, depending on the location and nature of a project. In response to State law, California cities have been working to improve the efficiency of permit and review processes by providing 'one-stop processing,' thereby eliminating duplication of effort. The passage of Assembly Bill 884, which took effect on January 1, 1978, has also helped to reduce governmental delays by: 1) limiting processing time in most cases to a one year, and 2) eliminating some of the "red tape" by requiring agencies to specify the information needed to complete an acceptable application. The City of San Gabriel has fully implemented the provisions of AB 884, as well as more recent legislation requiring the establishment of one-stop permit coordination.

Based on periodic surveys conducted by the City, local processing times are quite comparable to those experienced in neighboring communities. Housing developments of less than six units undergo an administrative review process which typically takes approximately one month. Housing developments with more than six units must be a reviewed by the Design Review Commission.

5. Service and Facility Infrastructure

Before a development permit is granted, it must be determined that public service and facility systems are adequate to accommodate any increased demand created by the proposed project. Because San Gabriel has been almost fully built-out for two decades, there are relatively few such constraints. Those that do exist (as mentioned previously in this section), tend to be older systems which have neared their carrying capacity.

V. HOUSING OPPORTUNITIES

This section of the Housing Element evaluates the potential additional residential development which could occur in San Gabriel.

A. AVAILABILITY OF SITES FOR HOUSING

An important component of the San Gabriel Housing Element is the identification of sites for future housing development. An exhaustive review of all vacant and underutilized residential land in San Gabriel was conducted by City staff to assess future residential production potential. At present, there are only 12 small vacant residential parcels within the City limits, all designated R-1. The development potential of these parcels is limited by their size and their scattered locations. Without assembly with other parcels, these sites could only provide an additional 12 housing units.

Because of the scarcity of vacant land, underutilized properties represent the area of greatest potential growth for the City. As part of the City's 1993 General Plan/zoning consistency program, several additional neighborhoods were zoned R-3 - the City's highest residential density permitting 25 du/acre. As part of this Housing Element Update, staff conducted a parcel by parcel review of all R-2 and R-3 zoned properties to assess potential for additional dwelling units that could be accommodated under the densities permitted by zoning. As previously illustrated in Figure 3, these underutilized properties can generally be grouped into seven multi-family neighborhoods. Staff estimates that these seven areas could accommodate an additional 1,053 multiple-family units if developed to fullest potential.

In addition to expanding areas for higher density multi-family development, the City's General Plan program and subsequent zoning consistency revisions provide opportunities for residential/commercial mixed use along the City's commercial corridors. More specifically, the City's zoning ordinance now provides for multi-family residential uses on the second and higher floors above ground floor commercial or office uses in all C-1 and C-3 zones, subject to a Conditional Use Permit. Zoning regulations provide incentives for the development of mixed use by allowing for shared parking, and FAR bonuses for the inclusion of housing. A total of 335 are designated for mixed use, and using a conservative estimate of five percent of this acreage being developed with housing (16.75 acres), an additional 418 units could be developed.

As indicated previously in Table III-1, San Gabriel's regional housing growth needs for the current planning period have been determined by SCAG to be 881 housing units. This number, which was generated in the late 1980's by SCAG, is the needs assessment number that HCD requires for this housing element update.

However, the San Gabriel Valley Council of Governments (SGVCOG) reviewed SCAG's preliminary forecast of population, housing, and employment prepared in 1994-1995, and found that actual population and household growth between 1990 and 1995 was not as high as indicated in the forecast. The SGVCOG requested that the SCAG forecasts be adjusted. Based on these adjusted forecasts, the regional growth need for the City of San Gabriel is 134 housing units. If the same proportion in each income group is assumed as in the 1989-1994 forecast, the growth need by income category would be as follows: 24 very low-income; 31 low-income; 27 moderate-income; and 52 upper-income.

For the purpose of this housing element update, the SCAG 1989-1998 regional housing need numbers will be used. An analysis of the City's ability to fulfill its regional housing needs must not only evaluate the current availability of sites by density category, but must also consider development which has already occurred during this housing element cycle. Since the Housing Element cycle for jurisdictions in the SCAG region now extends from July 1989 through June 1998, development which has occurred from mid-1989 is included in this analysis and "credited" against the City's regional housing needs for this period.

Based on information provided by City staff, San Gabriel has achieved a net increase in 66 single-family units since July 1, 1989, offsetting the City's regional housing needs for 347 units of upper income housing. In addition, 134 units of High Density (R-3) housing has been developed. Of these, 57 were apartment units, which given the rent structure in the City, can be counted towards addressing the City's need for 205 low income units. The remaining 77 R-3 units were townhomes, and can count towards addressing the City's needs for 174 moderate income units. Therefore, the City's total net housing need by income category is as follows; 155 very low-income; 148 low-income; 97 moderate-income; and 281 upper-income.

Table V-1 on the following page summarizes the City's residential site inventory and development which has occurred since 1989 by zone/land use designation. This site inventory demonstrates the availability of adequate sites to address the City's projected growth needs. In terms of sites to fulfill the needs of the identified 360 lower income households, this will be addressed by development of rental housing in both the R-3 and C-1/C-3 zones, which permit development densities of up to 25 units per acre. However, while rents are relatively affordable in San Gabriel in comparison to many Los Angeles jurisdictions, the provision of housing affordable to most *very low income* households can only be met with the addition of some form of rent subsidy.

TABLE V-1
CITY OF SAN GABRIEL
RESIDENTIAL DEVELOPMENT POTENTIAL

Zone/Land Use Designation	Underutilized Sites		Vacant Sites	Units Constructed Since 7/89	Total DU Potential
	Acreage	Additional DU Potential	DU Potential		
R-1 - Low Density (6 du/ac)			12	66	78
R-2 - Medium Density (7-11 du/ac)	115.5	581			581
R-3 - High Density (12-25 du/ac)	24.15	472		134	606
C-1, C-3 (Mixed Use) (25 du/ac)	16.75[1]	418			418
Total	156.40	1,471	12	200	1,683 units

Source: City of San Gabriel, 1996

[1]A total of 335 acres are designated mixed use. However, an estimated five percent of this acreage can realistically be expected to be developed with housing.

VI. HOUSING PLAN

Sections II through V of the Housing Element establish the housing needs, opportunities and constraints in the City of San Gabriel. The Housing Plan presented in this chapter sets forth the City's goals, policies, and programs to address San Gabriel's identified housing needs.

A. GOALS AND POLICIES

This section of the Housing Element contains the goals and policies the City of San Gabriel intends to implement to address a number of important housing-related issues. The following four major issue areas are addressed by the goals and policies of this Element: 1) ensure that a broad range of housing types are provided to meet the needs of the existing and future residents; 2) promote affordable housing; 3) conserve the existing affordable housing stock; and 4) promote equal housing opportunity. Each issue area and the supporting goals and policies are identified and discussed in the following section.

Provide for a Range of Housing Types

There are a range of household types in San Gabriel that need housing to fit their particular circumstances. For example, nearly one-third of the City's renter households are living in overcrowded conditions, which may indicate an unmet need for affordable units that have three or more bedrooms, and/or an unmet need for affordable homeownership opportunities. Other households, such as those consisting of an elderly person living alone, may need smaller, studio units in a complex that provides additional services, such as some meals, and transportation.

GOAL 1: Expand the supply of housing in accordance with the land use designations and policies in the Land Use Element.

Objective 1.1: *Provide for the construction of 881 new housing units during the 1989-1998 planning period in order to meet the goals of the Regional Housing Needs Assessment (RHNA).*

Policy 1.1.1: Promote and encourage the development of housing which varies by type, design, form of ownership, and size.

Policy 1.1.2: Encourage the use of innovative land use techniques and construction methods to minimize housing costs without compromising basic health, safety and aesthetic considerations.

Policy 1.1.3: Facilitate construction of low- and moderate-income housing.

Policy 1.1.4: Periodically reexamine local building and zoning codes for possible amendments to reduce construction costs without sacrificing basic health and safety considerations.

Policy 1.1.5: Through subdivision and zoning ordinances, and through the permit process, encourage use of innovative construction techniques, design standards, and energy conservation methods in new housing development.

Policy 1.1.6: Actively encourage development of second units by publicizing the existence of the program, and by providing incentives for development of such units.

Housing Affordability

According to the 1990 Census, 37 percent of all households in San Gabriel were spending more than 30 percent of their income on housing, and very low- and low-income households comprised 80 percent of the overpaying households.

GOAL 2: Promote and encourage housing opportunities accessible to employment centers, quality community centers, and quality community services for all economic segments of the community, regardless of age, sex, ethnic background, marital status, physical handicaps, or family size.

Objective 2.1: *Allow for the construction of 400 new housing units, affordable to very low-, low-, and moderate-income households, in accordance with the RHNA, consistent with the Land Use Element.*

Policy 2.1.1: Encourage a wide range of housing types, prices and ownership forms in new construction.

Policy 2.1.2: Emphasize and promote the role of the private sector in the construction of very-low, low-, and moderate-income housing.

Policy 2.1.3: Support the development of cost saving and energy conserving construction techniques.

Policy 2.1.4: Assist private developers in identifying land suitable for lower-income housing developments.

Policy 2.1.5: Encourage the inclusion of units for very low-, low-, and moderate-income families as part of private sponsored housing developments.

Policy 2.1.6: Support efforts of private lenders to provide responsible alternative financing methods to make home ownership available to a greater number of households.

Policy 2.1.7: Continue to consider density bonuses and other incentives for housing development incorporating low- and moderate-income units.

Policy 2.1.8: Discourage the conversion of existing apartment units to condominiums where such conversion will diminish the supply of low- and moderate-income housing.

Policy 2.1.9: Encourage affordable homeownership opportunities in San Gabriel through a first time homebuyer program targeted to low- and moderate-income households.

Objective 2.2: *Promote the affordability of existing housing units for low- and moderate-income households by capturing Federal housing assistance subsidies for the benefit of eligible City residents.*

Policy 2.2.1: Investigate and pursue programs and funding sources designed to maintain and/or improve the affordability of existing housing units to low- and moderate-income households.

Conserving the Existing Affordable Housing Stock

According to the 1990 Census, over 8,000 units in San Gabriel are more than 30 years old, the age at which a housing unit will typically begin to require major repairs. This figure represents approximately two-thirds of the City's total housing stock, and indicates that programs that assist with preventive maintenance may be necessary to avoid widespread housing deterioration. The need for such programs is underscored by the increasing disparity between incomes and housing costs in the City, the growing evidence of overcrowding, and the large proportion of senior citizens on fixed incomes. The highest concentration of substandard units is located south of Valley Boulevard.

GOAL 3: Promote and encourage the rehabilitation of deteriorated dwelling units and the conservation of the currently sound housing stock.

Objective 3.1: *Conserve the City's existing housing stock.*

Policy 3.1.1: Continue to investigate and pursue housing rehabilitation programs and funding sources offered by the State and Federal governments.

Policy 3.1.2: Continue to cooperate with the Los Angeles County Community Development Commission to provide below-market rate rehabilitation loans for both owner-occupied and rental housing.

Policy 3.1.3: Promote the use of rehabilitation assistance programs to alleviate deteriorated or deteriorating housing conditions.

Policy 3.1.4: Encourage investment of public and private resources to alleviate neighborhood deterioration trends.

Policy 3.1.5: Continue to encourage property owners to rehabilitate owner-occupied and rental housing where feasible.

Policy 3.1.6: Promote the removal and replacement of those substandard units which cannot be rehabilitated.

Objective 3.2: *Promote the maintenance of currently sound housing.*

Policy 3.2.1: Use public information and assistance programs to encourage repair before major damage occurs.

Policy 3.2.2: Promote representative citizen participation on the formation, implementation and review of housing programs.

Policy 3.2.3: Continue to encourage the maintenance of sound owner-occupied and renter-occupied housing.

Fair Housing/Housing Opportunities

In order to make adequate provision for the housing needs of all segments of the community, the City must ensure equal and fair housing opportunities are available to all residents.

The Housing Element seeks to expand the range of housing opportunities provided in San Gabriel, including the housing for those with "special needs", including senior citizens on fixed incomes, very low-, low-, and moderate-income residents, the disabled, large families, female-headed households with children, and the homeless.

GOAL 4: Provide housing opportunities for all, regardless of race, age, marital status, ethnicity, sex, religion or household composition.

Objective 4.1: *Promote housing opportunities for all.*

Policy 4.1.1: Promote governmental efforts to provide equal opportunity housing for existing and projected demands in San Gabriel.

Policy 4.1.2: Accommodate the City's fair share of the regional housing needs.

Policy 4.1.3: Identify segments of the population that have special housing needs and develop programs to serve those needs (i.e., single parents, elderly, handicapped, large family, minority and homeless populations).

B. EVALUATION OF ACCOMPLISHMENTS UNDER ADOPTED HOUSING ELEMENT

State Housing Element law requires communities to assess the achievements under adopted housing programs as part of the five year update to their housing elements. These results should be quantified where possible (e.g. the number of units that were rehabilitated), but may be qualitative where necessary (e.g. mitigation of governmental constraints). These results then need to be compared with what was projected or planned in the earlier element. Where significant shortfalls exist between what was planned and what was achieved, the reasons for such differences must be discussed.

The San Gabriel 1989 Housing Element contains a series of housing programs with related quantified objectives for the following topic areas: Housing Availability and Production; Housing Affordability; and Housing Conservation and Improvement. The following section reviews the progress in implementation of these programs, the effectiveness of the element, and the continued appropriateness of identified programs. The results of this analysis will provide the basis for developing the comprehensive housing program strategy presented in the final section of this Housing Element.

HOUSING AVAILABILITY AND PRODUCTION

1. Streamline Permit Processing. The objective of this program was to streamline administrative procedures for granting approvals and permits and to establish time limits for such approval to minimize time, costs, and uncertainty associated with development.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: Complete by 1994

Program Status: Administrative procedures have been streamlined and time limits have been established.

2. Second Units for Senior Citizens. Develop specific zoning regulations for the construction of second dwellings to facilitate the development of low cost housing for the elderly.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: Complete by 1994

Program Status: The City has recently (1997) adopted zoning regulations which allow for second units for seniors in all single-family zones, both with and without a kitchen, subject to a Conditional Use Permit.

3. Survey of Rental Housing. Conduct a City-wide survey of rental housing suitable for families with children and handicapped occupants.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: Complete by 1994

Program Status: Due to lack of funds and staff, the survey has not been completed. This program action is included in the 1996-1998 programs section.

4. Los Angeles County Mortgage Revenue Bond Financing Programs. Actively participate in the Los Angeles County Mortgage Revenue Bond Financing Programs for the development of single- and multiple-family housing.

Responsible Agency: San Gabriel Community Development Department
Funding: County of Los Angeles
Schedule: This is an ongoing activity.

Program Status: Continue with the program.

5. Vacant and Underused Sites Inventory. Create and maintain an inventory of vacant and underused sites suitable for housing. Distribute this information to interested developers.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: By 1994

Program Status: A parcel-by-parcel survey of vacant and underused sites was completed as part of the Housing Element update. As of the date of this survey (1996), the City had 12 residentially zoned vacant parcels. The survey also identified 156.40 acres of multiple-family residential land in San Gabriel developed at lower densities than permitted under the R-2 and R-3 zone. If redeveloped to their maximum zoning capacity, these properties could add 1,471 net new multi-family units to the City's housing stock.

6. Housing Programs Brochure. Prepare a brochure that outlines the various types of State and Federally funded housing programs available through the County of Los Angeles and the City of San Gabriel. Have brochures available at the public information counter and make them available to interested citizens.

This activity is also directly tied to another activity from the 1989 Element:

Assist interested private developers, both profit and non-profit, in attempting to secure funding for the construction of affordable housing through the Section 8 New Construction,

CHFA Direct Lending, Los Angeles County Revenue Bond, and other applicable financing programs.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: by 1994

Program Status: The City will prepare an inventory of affordable housing funding and make this inventory available at the public counter.

7. Fair Housing. Continue to use the services of the Fair Housing Council of the San Gabriel Valley, through the existing contract with the County of Los Angeles, for fair housing outreach and educational information, landlord/tenant dispute resolution, and senior shared housing. Request monthly statistics from the Fair Housing Council of the San Gabriel Valley in order to better monitor housing problems in the City of San Gabriel.

Responsible Agency: San Gabriel Community Development Department
Funding: CDBG
Schedule: This is an ongoing activity.

Program Status: The City has a services card that is distributed at the public counter as well as a newspaper that is mailed to every address in the City. In addition to other topics, these information sources provide referrals for residents that are having landlord/tenant problems or fair housing problems.

HOUSING AFFORDABILITY

8. Homeless Survey. Conduct a City-wide homeless survey. Depending on the identified need, investigate locating a homeless shelter/transitional housing in the City.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: Finish survey by 1994.

Program Status: Due to lack of funds and staff, the survey has not been completed. However, consistent with Housing Element law, the City has identified a program in this Element to amend the Zoning Code in order to provide for homeless shelters/transitional housing in its industrial zone.

In addition, the Los Angeles Homeless Services Authority (LAHSA) and Shelter Partnership, Inc. conducted a comprehensive assessment of the homeless population in 1995 which included the San Gabriel Valley region. Therefore, any additional assessment on the part of the City is unnecessary.

9. Section 8. Continue participation in the Section 8 Leased Housing Assistance Program administered by the County of Los Angeles.

Responsible Agency: San Gabriel Community Development Department
Funding: HUD
Schedule: This is an ongoing activity.

Program Status: The City will continue to participate in this program.

10. Information and Referral Services for Affordable Housing. Use the housing information and referral services offered by the Los Angeles County Housing Authority for persons seeking affordable rental and for-sale housing.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: This is an ongoing activity.

Program Status: This is an ongoing activity.

11. Housing Opportunities for Low- and Moderate-Income Households. Investigate and pursue programs and funding sources designed to expand housing opportunities for low- and moderate-income households, including the elderly and handicapped.

Investigate and pursue programs and funding sources designed to maintain and/or improve the affordability of existing housing units for very low-, low-, and moderate-income households.

Responsible Agency: San Gabriel Community Development Department
Funding: State and Federal funds, as available
Schedule: This is an ongoing activity for the City.

Program Status: This is an ongoing activity.

HOUSING CONSERVATION AND IMPROVEMENT

12. Condominium Conversions. Discourage the conversion of existing apartment units to condominiums where such conversion will diminish the supply of low- and moderate-income housing.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: Ongoing

Program Status: This is an ongoing activity. Condominium conversions of existing properties are discouraged by requiring the development to meet all current code requirements for the zone. Usually, existing apartment developments lack the open space and parking that would be required for a condominium complex.

13. Housing Rehabilitation - CDBG. Cooperate with County agencies (i.e., the Community Development Commission) to provide below-market rate rehabilitation loans for both owner-occupied and renter-occupied housing.

Another activity in the 1989 Housing Element is directly related to this one:

Investigate the feasibility of initiating a grant and/or deferred loan payment program for the rehabilitation of residences owned by lower income households, particularly the elderly and female-headed households.

Responsible Agency: San Gabriel Community Development Department
Funding: CDBG
Schedule: Ongoing (As of fiscal year 1995-1996)

Program Status: The City initiated its own housing rehabilitation program in fiscal year 1995-1996 for owner-occupied units. The program is structured as a grant, with a maximum grant of $10,000 per housing unit. During this time, eight owner-occupied units received rehabilitation assistance. The City will expand this program to include renter-occupied units and tie this program in with the Code Enforcement Program for fiscal year 1996-1997.

14. Mobile Home Park Overlay Zone. Establish an overlay zone for mobile home parks designed to preserve the present stock of mobile homes and protect low-income mobile home tenants, as well as develop an implementation program for mobile home preservation.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: Establish the overlay zone and implementation program by 1994.

Program Status: This program is no longer applicable to San Gabriel, since there are no longer any mobile home parks in the City. According to the 1990 Census, there were slightly less than 100 mobile homes in the City that were located in one park. According to City staff, this park was privately purchased and the occupants were relocated to other housing.

15. Encourage Continued Maintenance of Housing. Develop and initiate a program of public information and technical assistance designed to encourage continued maintenance of currently sound housing.

Other programs/activities that also involved the issue of code enforcement are:

Monitor housing conditions throughout the City in order to establish target areas for rehabilitation efforts; and

Continue existing code enforcement efforts and explore new methods for eliminating deteriorated or unsightly property conditions in residential areas.

Responsible Agency: San Gabriel Community Development Department
Funding: Department Budget
Schedule: Complete by 1994.

Program Status: This is an ongoing Code Enforcement activity. The City intends to increase its residential code enforcement activities by hiring an additional part-time Code Enforcement Officer, and tie the Rehabilitation Grant Program in with Code Enforcement, by offering rehabilitation grants to code violators. This will help eliminate deteriorated property conditions in residential areas.

16. CDBG and Other Funds for Rehabilitation. Research the possibility of using CDBG funds to provide rebates for rehabilitation of owner-occupied residences.

Another related activity is:

Investigate and pursue housing rehabilitation programs and funding sources offered by the State and Federal governments.

Responsible Agency: San Gabriel Community Development Department
Funding: CDBG, other funds as available
Schedule: Continue with program.

Program Status: The City began a grant program for rehabilitation of owner-occupied units in fiscal year 1995-1996. In fiscal year 1996-1997, the City will expand the grant program to include renter-occupied units, and tie the program in with Code Enforcement activities by offering rehabilitation grants to code violators.

C. SHARE OF REGION'S HOUSING NEEDS

State law requires jurisdictions to provide for their share of regional housing needs. The regional housing growth needs for San Gabriel were developed by the Southern California Association of Governments (SCAG) as published in the 1988 Regional Housing Needs Assessment (RHNA) methodology. Regional growth needs are defined as the number of units that would have to be added in each jurisdiction to accommodate the forecasted growth in the number of households, as well as the number of units that would have to be added to compensate for anticipated demolitions and changes to achieve an "ideal" vacancy rate. The 1988 RHNA prepared by SCAG projected a total housing need of 881 new units to be provided in San Gabriel by June, 1994. However, the time period for the 1988 RHNA has been extended to June 30, 1998.

Table VI-1 shows the total housing need for 1989 - 1998 compared to the number of units that have been built in San Gabriel since 1989. Subtracting the units that have been built to date from the regional housing need yields a net new housing unit need of 681 units to be constructed by June 30, 1998. This net total can be broken down in the following income categories: 155 very low-income; 148 low-income; 97 moderate-income; and 281 upper-income. The City's site inventory analysis contained in Section V of this Housing Element demonstrates the City's remaining capacity for new residential development. A total of 1,483 additional dwelling units can be constructed in San Gabriel, including the potential for an additional 12 units on vacant sites, and 1,053 units that could potentially be built on underutilized residential sites, and an additional 418 which could be developed in residential/commercial mixed use areas. In terms of sites to fulfill the projected needs of the 303 very low- and low-income households, development in the City's R-3 zone and C-1/C-3 zones is permitted to occur at densities of up to 25 units/acre, thereby reducing per unit development costs to levels affordable to lower income households. The City will assist in the development of lower and moderate income affordable housing through Housing Element programs including various incentives to encourage the development of affordable housing, including option and promotion of a density bonus ordinance; land write-down assistance; first-time homebuyer program; and incentives for the development of mixed use projects.

While the City will make a good faith effort to facilitate the development of housing, additional growth will not occur in the absence of market demand. Market demand for housing in San Gabriel has been weak due to the regional recession, which continues to affect the region's housing market.

In addition, the most recent SCAG population, housing, and employment forecast prepared in 1994-1995 showed that actual population and household growth between 1990 and 1995 was not as high as indicated in the forecast. Therefore, the 1989-1998 RHNA may not be an accurate projection of housing need.

In addition to the absence of market demand, the City has very little available funding at this time, and is therefore not in a position to either construct housing, or provide direct monetary incentives to developers of affordable housing. San Gabriel is not a CDBG entitlement

jurisdiction, and so receives only limited CDBG funds from the County of Los Angeles. A Redevelopment Project Area was formed in the City in 1993. A portion of the tax increment from the Project Area (20 percent) is to be set aside for affordable housing (called the "housing set-aside"). However, because of the poor economy, there has been no tax increment, and therefore no housing set-aside. When the Project Area begins to generate tax increment monies, use of the housing set-aside from the tax increment will be focused on facilitating new development, particularly in the areas of the City designated for mixed use development, as well as residential areas earmarked for increased density.

TABLE VI-1
CITY OF SAN GABRIEL
1994-1998 ADDITIONAL HOUSEHOLDS BY INCOME GROUP

Income Categories	Total Households	Total Units Constructed through August, 1996	Remaining Units to be Added to Housing Stock
Very Low (0-50% County median income)	155	0	155
Low (50-80% County median income)	205	57	148
Moderate (80-120% County median income)	174	77	97
Upper (over 120% County median income)	347	66	281
Total Households	881	200	681

Source: 1988 SCAG RHNA; City of San Gabriel Planning Department.

D. HOUSING PROGRAMS

The goals and policies contained in the Housing Element address San Gabriel's identified housing needs and are implemented through a series of housing programs. Housing programs define the specific actions the City will take to achieve specific goals and policies.

The City of San Gabriel's overall housing program strategy for addressing its housing needs has been defined according to the following general goals:

- The provision of decent housing in a satisfying environment for all persons regardless of age, race, sex, marital status, ethnic background, source of income or other arbitrary factors;
- The provision of housing selection by location, type, price, and tenure; and
- The development of a balanced residential environment with access to employment opportunities, community facilities, and adequate services.

Housing programs include both programs currently in operation in the City and new programs which have been added to address the City's unmet housing needs. This section provides a description of each housing program, and program objectives for the remainder of the 1989-1998 housing element planning period. Programs are grouped by the same four housing issue areas as the goals, objectives and policies listed at the beginning of this section: provision of a range of housing types; housing affordability; conservation of the existing housing stock; and fair housing/ housing opportunities.

The Housing Program Summary Table VI-2, located at the end of this section, summarizes the goals of each housing program through June 30, 1998, along with identifying the program funding source, responsible agency, and time frame for implementation.

PROGRAMS/ACTIONS

Provision of a Range of Housing Types

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1. Second Unit Ordinance.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City has adopted a second unit ordinance in accordance with State law. In addition to the ordinance, the City will assist development of second units by publicizing the existence of the program.

Source of Funding: Department Budget

1996-1998 Program Objective: A brochure detailing the second unit ordinance will be prepared and made available at the public counter by the end of 1997. The City will further promote second unit development opportunities through distribution of the brochure to the Board of Realtors and placement on the City's Internet Home Page, as well as publication in the City-wide newsletter.

Considering that this element update covers a limited time period (1996-1998), this activity will probably yield only a couple of new second units. The R-1 development standards will allow for second units on approximately 198 properties with approval of a Conditional Use Permit. In addition, all properties in the R-1 zone are eligible for a senior housing unit (i.e., with or without a kitchen) with approval of a Conditional Use Permit.

2. Redevelopment Set-Aside.

Agency Responsible for Implementation: San Gabriel Redevelopment Agency

Program Description: The San Gabriel Redevelopment Agency formed a Project Area in December, 1993. A portion of the tax increment from the Project Area (20 percent) is to be set aside for affordable housing (called the "housing set-aside"). However, because of the poor economy, the anticipated rehabilitation and new construction has not occurred. Consequently, there has been no increase in the assessed values of the properties in the Project Area, and no tax increment or housing set-aside has been generated to date. When assessed values in the Project Area do increase, the City will realize some tax increment, and will use this to provide land write-downs, as well as other incentives to facilitate the development of affordable housing. The City will focus its efforts on facilitating the development of affordable housing in the mixed use zones (see Program number 16).

Source of Funding: Redevelopment Housing Set-Aside

1996-1998 Program Objective: To monitor projections of the tax increment from the Redevelopment Project Area.

3. Land Write-Downs for Affordable Housing.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City will use a portion of its CDBG funds, and in the future redevelopment set-aside funds, to provide developers with land write-downs to encourage the production of affordable housing. For owner-occupied projects, units would be deed restricted to occupants that are low- and moderate-income first time homebuyers, and occupants could also be eligible for assistance under the City's new first-time home buyer program (see Program 9). There has been recent interest on the part of local developers in such a program to assist in development of an affordable rental project.

Source of Funding: CDBG; Future redevelopment set-aside funds.

1996-1998 Program Objective: Produce four to six affordable housing units.

4. Sites for Transitional Housing/Homeless Shelters.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: As a means for providing adequate sites for homeless individuals and families in San Gabriel, the City will amend its Zoning Ordinance to allow the development of overnight shelters in industrial zones subject to a Conditional Use Permit (CUP). In addition, transitional housing will be permitted in appropriate residential zones, also subject to a CUP. The CUP will set forth conditions aimed at enhancing the compatibility of transitional housing and shelters with the surrounding neighborhood or industrial district, and will not unduly constrain the creation of such facilities.

Source of Funding: Department Budget

1996-1998 Program Objective: Prepare and adopt an amendment to the Zoning Ordinance by the end of 1997.

5. Density Bonus Ordinance.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: Pursuant to State law, if a developer allocates at least 20 percent of the units in a housing project to lower income households, 10 percent for very low income households, or at least 50 percent for "qualifying residents" (i.e., senior citizens and disabled), the City must either a) grant a density bonus of 25 percent along with one additional regulatory concession to ensure that the housing development can be produced at a reduced cost, or b) provide other incentives of equivalent financial value based upon the land cost per dwelling unit.

The City will develop and adopt a local density bonus ordinance which specifies permitted density increases and regulatory concessions, and provide a brochure on the ordinance at the public counter, and on the City's Internet Home Page. The Ordinance will be further publicized through distribution to the Board of Realtors and local developers in conjunction with the City's residential sites inventory. In order to preserve the affordability of the density bonus units for a minimum of 20 years, the City will require that restrictive covenants be filed with the deed on all density bonus projects, and the City will monitor these units bi-annually.

In order to relieve overcrowding in housing units, the City will provide the density bonus as well as additional incentives to developers that provide large family units (i.e., units with three or more bedrooms).

Source of Funding: Department Budget

1996-1998 Program Objective: Adopt the ordinance, develop the brochure, begin marketing the program, and set up a monitoring system by early 1998.

Housing Affordability

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6. Section 8 Housing Assistance Program.

Agency Responsible for Implementation: County of Los Angeles; San Gabriel Community Development Department

Program Description: The City will continue to promote participation of eligible San Gabriel residents in the Section 8 Leased Housing Assistance Program.

Source of Funding: HUD Section 8

1996-1998 Program Objective: Continue to provide rental assistance to 24 very low-income households.

7. Los Angeles County Mortgage Revenue Bond Financing Programs.

Agency Responsible for Implementation: Los Angeles County Community Development Commission

Program Description: The County will continue to implement its Los Angeles County Mortgage Revenue Bond Financing Programs for the development of single- and multiple-family housing in order to increase the supply of single- and multiple-family housing units in the County. The County is responsible for marketing the programs and spending the allocation.

The County currently has a countywide allocation of approximately $18,000,000. Most of this allocation is already targeted to specific housing projects.

The City of San Gabriel could be eligible to apply for a portion of the bond allocation if the City were to decide to develop a project, upon signing a cooperative agreement with the County.

Source of Funding: City Department Budget; Los Angeles County

1996-1998 Program Objective: This is an ongoing activity.

8. Discourage Condominium Conversions.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City will continue to discourage condominium conversions, which can raise the cost of housing and take affordable multiple-family rental housing off the market.

Source of Funding: Department Budget

1996-1998 Program Objective: Continue with activity.

9. First-Time Homebuyer Program.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City has been participating under the Los Angeles County Community Development Commission's Home Ownership Program (HOP) funded under the Federal HOME program, and assists several low and moderate income households annually. Beginning in 1997/98, the City will initiate its own local

program using CDBG funds, with $150,000 allocated in the first program year, providing for an estimated seven loans. The program will be structured the same as the County HOP program, following these basic requirements:

a. Applicant must be a first time home buyer of moderate income or below and have had no ownership in residential real estate within the preceding three years.

b. Eligible properties include single-family homes, townhomes, and condominiums located within the City of San Gabriel.

c. A minimum downpayment of three percent of the purchase price will be required from the borrower's own personal funds.

d. Other provisions related to the loan are:

- the maximum loan amount is $15,000;
- the loan is secured through a second deed of trust; and
- no payments on the loan are required as long as the owner resides in the unit.

e. Payment of the loan in full is due on the date when the earliest of the following occurs:

- the borrower sells or otherwise transfers the property;
- the borrower refinances the primary mortgage for the property *and* increases the amount of the mortgage;
- the property is no longer the primary residence of the borrower; or
- twenty years since the date of the original loan has passed.

Source of Funding: City CDBG funds; Los Angeles County Community Development Commission HOME funds.

1996-1998 Program Objective: Approximately 8 loans.

10. Mortgage Credit Certificate Program.

Agency Responsible for Implementation: San Gabriel Community Development Department; Los Angeles County.

Program Description: The Mortgage Credit Certificate (MCC) is a way for the City to further leverage homeownership assistance. MCCs are certificates issued to income qualified first time homebuyers authorizing the household to take a credit against federal income taxes of up to 20 percent of the annual mortgage interest paid. The mortgage payments are used to repay the bonds; there is no City guarantee required.

In Los Angeles County in 1996, 1-2 person households earning up to $56,860 and 3+ person households earning up to $65,390 can qualify for MCCs. The maximum purchase price on existing homes is currently restricted to $213,501, and $230,564 on new homes. The County of Los Angeles administers the MCC program on behalf of 30 cities and throughout the unincorporated areas of the County. For a one-time $2,000 fee and hosting of an annual lender training session, San Gabriel can become a participating City with the County in implementation of the MCC program.

Source of Funding: Department Budget (for the one-time $2,000 fee to establish participation in the County's MCC program).

1996-1998 Program Objective: Establish the City's participation in the County's program by the end of 1997.

Conserve Existing Affordable Housing

11. Monitor Housing Conditions.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: Staff will monitor housing conditions throughout the City in order to establish target areas for rehabilitation efforts. This will allow for early detection and prevention of deterioration in neighborhoods.

Source of Funding: Department Budget

1996-1998 Program Objective: Update the housing condition survey conducted in 1987 by the beginning of 1998. Annually update the survey thereafter.

12. Code Enforcement.

Program Description: Code enforcement is an ongoing activity in San Gabriel, and the City intends to increase its residential code enforcement activities by hiring an additional part-time Code Enforcement Officer. This will help eliminate deteriorated property conditions in residential areas. The City will focus its code enforcement efforts on residential areas. Residents cited for code violations will be informed of the rehabilitation grant program.

Source of Funding: Department Budget

1996-1998 Program Objective: Hire an additional part-time Code Enforcement Officer by the beginning of 1997.

13. Housing Rehabilitation Grant Program.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City was able to offer the Housing Rehabilitation Grant Program for the first time last fiscal year (FY1995-1996). The program was limited to owner-occupied units. During last fiscal year, eight owner-occupied units were rehabilitated. For fiscal year 1996-1997, the City has expanded the program to include renter-occupied housing units, and tied this program to the Code Enforcement Program (see Program #12). The program provides grants of up to $10,000 per unit for repairs that address code enforcement violations.

Source of Funding: Community Development Block Grant

1996-1998 Program Objective: Rehabilitation of twelve owner-occupied units, and eight renter-occupied units.

14. Handyworker Minor Rehabilitation Program.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City anticipates that this program will start before the end of 1996, pending approval by Los Angeles County. The Handyworker Program is a grant program and will provide grants for minor repairs for income-qualified owner-occupied units.

Source of Funding: Community Development Block Grant

1996-1998 Program Objective: Rehabilitation of 30 owner-occupied units (15 per year).

15. Units at Risk.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City will participate in preservation of publicly assisted housing units, the Las Golondrinas and Padilla Place apartments. This includes contacting the State Department of Housing and Community Development upon receipt of notices of intent to convert units; review and comment on plans of action submitted to HUD by owners of these projects; and notifying affected tenants of available assistance.

Source of Funding: Department Budget

1996-1998 Program Objective: Continue to monitor units at risk.

Housing Opportunities/Fair Housing

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16. Mixed Use Zones.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City's General Plan and Zoning have been revised to provide opportunities for residential/commercial mixed use along the City's commercial corridors. As illustrated in Figure 3, a total of 335 acres are designated mixed use. Staff conservatively estimates five percent of this acreage could be expected to be developed with residential (16.75 acres), providing opportunities for 418 additional multi-family units at 25 du/acre.

The City will promote development in the mixed use areas using the following techniques. A handout will be developed and placed on display at the public counter to clearly explain development standards for mixed use development. The City will also distribute the handout to the local Board of Realtors and residential and commercial developers in the area, and will publish on the City's Internet Home Page.

In terms of providing incentives for development of mixed-use projects, the City will offer the following. The City will amend its current zoning provisions for mixed use by the end of 1997 to more clearly delineate development standards, including allowances for achievement of 25 du/acre for the residential component of a project. The City's Zoning Ordinance currently allows for shared parking between commercial and residential use, and also provides for an FAR bonus on the commercial component of the project as an incentive to include residential. As part of the zoning revision, these incentives will be more clearly spelled out, and other incentives identified, including fee reductions and development assistance for affordable units.

Once the Redevelopment Agency begins to accrue housing set-aside monies from redevelopment tax increment - anticipated during the 1998-2003 Housing Element cycle - a major focus of these funds will be to provide financial incentives for development of affordable housing on these sites. Incentives would likely take the form of land write-down assistance, and assistance with development fees and off-site development costs.

Source of Funding: Department Budget

1996-1998 Program Objective: Adopt a revised ordinance, develop a brochure and marketing plan by the end of 1997.

17. Vacant and Underused Sites Inventory.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: City staff conducted a parcel-by-parcel review of key R-2 and R-3 zoned neighborhoods in the City targeted for intensification to assess the potential for additional dwelling units to be accommodated under densities permitted by zoning. This survey will be maintained and updated, and provided to prospective residential developers, in conjunction with information on density increases and other regulatory concessions available through the City's density bonus program.

Source of Funding: Department Budget

1996-1998 Program Objective: Update the survey every year.

18. Housing Information and Referral Services.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: The City will continue to use the housing information and referral services offered by the Los Angeles County Housing Authority for persons seeking affordable rental and for-sale housing.

Source of Funding: County of Los Angeles Housing Authority

1996-1998 Program Objective: This is an ongoing activity.

19. Inventory of Affordable Housing Funding Sources.

Agency Responsible for Implementation: San Gabriel Community Development Department

Program Description: As part of this Housing Element update, a comprehensive inventory of available sources of funds for affordable was prepare, included as Appendix A to this element. The City will make this inventory available at the public counter, and make the inventory available to prospective housing developers.

Source of Funding: Department Budget

1996-1998 Program Objective: Prepare the brochure by early 1998.

20. Fair Housing.

Agency Responsible for Implementation: San Gabriel Community Development Department in cooperation with Fair Housing Council of San Gabriel Valley

Program Description: Continue to use the services of the Fair Housing Council of the San Gabriel Valley, through the existing contract with the County of Los Angeles, for fair housing outreach and educational information and landlord/tenant dispute resolution. Advertise program through placement of fair housing services card at the public counter, and through City newsletter. Continue to promote fair housing practices, provide educational information on fair housing at the public counter. Refer fair housing complaints to the appropriate agencies.

Source of Funding: Department Budget

1996-1998 Program Objective: Continue with activity.

TABLE VI-2
HOUSING PROGRAM SUMMARY

HOUSING PROGRAM	PROGRAM OBJECTIVE	PROGRAM ACTION (# Units to be Achieved through June, 1998)	FUNDING SOURCE	RESPONSIBLE AGENCY	TIME FRAME
1. Second Unit Ordinance	Provide adequate housing units	Adopt ordinance and prepare information brochure for public distribution	Department Budget	San Gabriel Community Development Department	Adopt ordinance and prepare brochure by late 1997
2. Redevelopment Set-Aside	Increase the supply of affordable housing	When realized, use tax increment housing set-aside to provide incentives to facilitate development of affordable housing	Redevelop-ment Housing Set-Aside	Redevelopment Agency	Monitor tax increment projections
3. Land Write-Downs for Affordable Housing	Increase the supply of affordable housing	Provide developers with land write-downs to encourage the production of affordable housing	CDBG; Redevelop-ment Housing Set-Aside	San Gabriel Community Development Department	Produce four to six new units
4. Sites for Transitional Housing/Homeles s Shelters	Provide housing for the City's homeless individuals and families	Amend Zoning Ordinance to allow for homeless shelters in areas zoned for industrial uses with a Conditional Use Permit; and transitional housing in appropriate residential zones with a Conditional Use Permit	Department Budget	San Gabriel Community Development Department	Adopt ordinance by end of 1997

TABLE VI-2
HOUSING PROGRAM SUMMARY
(continued)

HOUSING PROGRAM	PROGRAM OBJECTIVE	PROGRAM ACTION (# Units to be Achieved through June, 1998)	FUNDING SOURCE	RESPONSIBLE AGENCY	TIME FRAME
5. Density Bonus Ordinance	Increase the supply of affordable housing through density and other regulatory incentives	Adopt ordinance, develop brochure, and begin marketing program	Department Budget	San Gabriel Community Development Department	Early 1998
6. Section 8 Housing Assistance Program	Assist San Gabriel residents with finding affordable housing	Continue to promote participation of eligible San Gabriel residents in the Section 8 Leased Housing Assistance Program	HUD Section 8	County of Los Angeles; San Gabriel Planning Department	Ongoing activity
7. Los Angeles County Mortgage Revenue Bond Financing Programs	Increase the supply of affordable housing in the City	Continue to participate in program	Department Budget	San Gabriel Community Development Department	Continue with program
8. Discourage Condominium Conversions	Preserve affordable rental housing	Continue to discourage condominium conversions	Department Budget	San Gabriel Community Development Department	Continue
9. First Time Homebuyer Program	Assist low-and moderate-income renters to purchase a home	Provide downpayment assistance to 8 low- and moderate-income households	City CDBG funds; County HOME funds	San Gabriel Community Development Department; County CDC	Assist 8 households by end of June, 1998

TABLE VI-2
HOUSING PROGRAM SUMMARY
(continued)

HOUSING PROGRAM	PROGRAM OBJECTIVE	PROGRAM ACTION (# Units to be Achieved through June, 1998)	FUNDING SOURCE	RESPONSIBLE AGENCY	TIME FRAME
10. Mortgage Credit Certificate Program	Assist households that otherwise would be unable to purchase a home, and to further leverage homeownership assistance	Establish City's participation in County program	Los Angeles County Mortgage Credit Certificates	San Gabriel Community Development Department; Los Angeles County CDC	End of 1997
11. Monitor Housing Conditions	Conserve the City's existing housing stock	Monitor housing conditions throughout the City to establish target areas for rehabilitation assistance	Department Budget	San Gabriel Community Development Department	Update survey by 1998, annually update thereafter
12. Code Enforcement	Conserve and improve the City's existing housing stock	Hire additional part-time Code Enforcement Officer for residential Code Enforcement	Department Budget	San Gabriel Community Development Department	Early 1997
13. Housing Rehabilitation Grant Program	Conserve the City's existing housing stock	Rehab 12 owner-occupied units and 8 renter-occupied units	CDBG	San Gabriel Community Development Department	By end of June 1998
14. Handyworker Minor Rehabilitation Program	Conserve the City's existing housing stock	Rehab 30 owner-occupied units between 1996-1998	CDBG	San Gabriel Community Development Department	By end of June 1998

TABLE VI-2
HOUSING PROGRAM SUMMARY
(continued)

HOUSING PROGRAM	PROGRAM OBJECTIVE	PROGRAM ACTION (# Units to be Achieved through June, 1998)	FUNDING SOURCE	RESPONSIBLE AGENCY	TIME FRAME
15. Units at Risk	Preserve existing affordable housing	Participate in preservation of federally assisted housing units	Department Budget	San Gabriel Community Development Department	Continue to monitor units at risk
16. Mixed Use Zones	Provide additional sites for multi-family housing on commercial corridors	Adopt revised ordinance with development incentives, develop brochure and marketing plan	Department Budget	San Gabriel Community Development Department	End of 1997
17. Vacant and Underused Site Inventory	Identify land suitable for higher density housing	Maintain residential site inventory, and provide to development community in conjunction with density bonus ordinance	Department Budget	San Gabriel Community Development Department	Annually update inventory
18. Information and Referral Services	Locate affordable housing for San Gabriel households	Continue to use information and referral services of Los Angeles County Housing Authority	County of Los Angeles Housing Authority	San Gabriel Community Development Department	Ongoing activity
19. Inventory of Affordable Housing Funding Sources	Assist affordable housing developers with locating funding sources	Prepare brochure and make available at public counter and to prospective developers	Department Budget	San Gabriel Community Development Department	Prepare brochure by early 1998

TABLE VI-2
HOUSING PROGRAM SUMMARY
(continued)

HOUSING PROGRAM	PROGRAM OBJECTIVE	PROGRAM ACTION (# Units to be Achieved through June, 1998)	FUNDING SOURCE	RESPONSIBLE AGENCY	TIME FRAME
20. Fair Housing	Promote fair housing	Continue fair housing practices	Department Budget	San Gabriel Community Development Department/Fair Housing Council	Continue to provide information and referral services

QUANTIFIED OBJECTIVES SUMMARY:

TOTAL UNITS TO BE CONSTRUCTED: 155 very low-income; 148 low-income; 97 moderate-income.
TOTAL UNITS TO BE REHABILITATED: 50 very low-, low-, and moderate-income.
TOTAL UNITS TO BE CONSERVED/OTHER ASSISTANCE: Assist 8 low- and moderate-income first-time homebuyers.

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